

2001 Missouri Health Maintenance Organization Report

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Introduction

Missouri Health Maintenance Organization Report 2001

This report provides the public with financial and operational data on **health maintenance organizations (HMOs)** operating in Missouri. Changes in the HMO market have prompted revisions in the information contained in this report. In addition, the rules governing financial data that is reported were completely overhauled for 2001. Some information presented in prior HMO annual reports appears under a different name. Some information no longer appears, because the financial reports either no longer capture those elements or new items were considered of greater importance.

To reflect the changing nature of the HMO marketplace, particularly the enormous cost pressures that have returned to healthcare, this report contains new information. MDI has gathered cost data from Missouri HMOs for years, some of which is presented now in an aggregated form to protect proprietary information. In addition, cost comparisons are made in each HMO profile, showing the relative importance of hospital costs, pharmacy costs, emergency costs, etc.

Data used to prepare this report is filed with the Missouri Department of Insurance (MDI) pursuant to Sections 374.426 and 354.435, RSMo. All data in the report, based on the 2001 calendar year, comes from HMO annual financial statements and supplemental data filed with the MDI by each Missouri-licensed HMO operational at year end 2001 (unless otherwise noted). **The report's accuracy is limited by the quality of data provided to MDI by the HMOs.** Future printings of the report may update any erroneous data brought to the attention of MDI. The information is intended for general comparisons and evaluations. The information is not, in any form, an endorsement or an objection by MDI about the operations of any HMO. Questions, corrections and comments regarding this report should be directed to the Missouri Department of Insurance, Managed Care Section, P.O. Box 690, Jefferson City, Missouri 65102-0690 or the MDI website at www.insurance.state.mo.us.

Missouri Licensed Health Maintenance Organizations

Alexian Brothers Community Services

(314) 771-5800
3900 S. Grand
St. Louis, MO 63118-3414

The Alliance for Community Care, LLC d/b/a Community Care

(314) 454-0055
5615 Pershing Avenue, #29
St. Louis, MO 63112

Blue Cross & Blue Shield of Kansas City, Inc.

(816) 395-2222
2301 Main Street
Kansas City, MO 64108-2428

BMA Selectcare, Inc.

(Merged into Blue Cross & Blue Shield of
Kansas City, Inc. effective 4-01-01)

Children's Mercy Family Plan

(No enrollment)
(816) 234-3623
2401 Gilham Road
Kansas City, MO 64108

Children's Mercy Hospital/Truman Medical Center, Inc.

d/b/a Family Health Partners

(816) 855-1870
215 W. Pershing Road, Suite 600
Kansas City, MO 64108

CIGNA Health Care of Ohio, Inc.

d/b/a CIGNA Healthcare of Kansas/Missouri, Inc.

(614) 823-7500
3700 Corporate Drive, Suite 200
Columbus, OH 43239

CIGNA Healthcare of St. Louis, Inc.

(314) 726-7792
1 North Brentwood, Suite 700
St. Louis, MO 63105

Community Health Plan

(816) 271-1247
137 N. Belt
St. Joseph, MO 64506

Coventry Health Care of Kansas, Inc.

(816) 941-3030
1001 East 101st Terrace, Suite 300
Kansas City, MO 64131

Cox Health Systems HMO, Inc.

(417) 269-2990
1443 N. Robberson, Suite 700
Springfield, MO 65802

FirstGuard Health Plan, Inc.

(816) 922-7250
4001 Blue Parkway
Kansas City, MO 64130

Good Health HMO, Inc.

d/b/a Blue Care, Inc.

(816) 395-2222
2301 Main Street
Kansas City, MO 64108

Group Health Plan, Inc.

(314) 506-1700
111 Corporate Office Drive, Suite 400
Earth City, MO 63045

Healthcare USA of Missouri, LLC

(314) 241-5300
10 S. Broadway, Suite 1200
St. Louis, MO 63102

HealthLink HMO, Inc.

(314) 989-6028
12443 Olive Boulevard
St. Louis, MO 63141

HealthNet, Inc.

(now known as Mid America Health Plan)
(816) 221-8400
8320 Ward Parkway
Kansas City, MO 64114

Missouri Licensed Health Maintenance Organizations

HMO Missouri, Inc.

d/b/a Blue Choice

(314) 923-4444

1831 Chestnut

St. Louis, MO 63103-2275

Humana Health Plan, Inc.

(502) 580-2052

201 W. Main Street

Louisville, KY 40202

Humana Kansas City, Inc.

(merged into Humana Health Plan, Inc.
effective 6-30-01)

**Kaiser Foundation Health Plan of Kansas
City, Inc.**

(all business was assumed by Coventry
Health Care of Kansas, Inc. as of 3-31-01)

**Mercy Health Plan of Missouri, Inc. d/b/a
Premier Health Plans**

(314) 214-8100

425 South Woods Mill Road

Chesterfield, MO 63017-3492

Missouri Advantage, LLC

(surrendered its Certificate of Authority as
of 8-28-01)

Missouri Care, LC

(573) 441-2100

2404 Forum Boulevard

Columbia, MO 65203

One Health Plan of Kansas/Missouri, Inc.

(913) 451-0101

8575 West 110th, Suite 108

Overland Park, KS 66210

Prudential Health Care Plan, Inc.

(314) 567-6660

Two City Place Drive, Suite 300

St. Louis, MO 63141

The Medical Center Health Plan

(formerly known as Health Partners of the
Midwest)

(314) 505-5000

120 S. Central, Suite 900

Clayton, MO 63105

TriSource HealthCare Plan, Inc.

d/b/a Blue Advantage

(merged into Blue Cross & Blue Shield of
Kansas City effective 4-01-01)

United Healthcare of the Midwest, Inc.

(314) 592-7000

13655 Riverport Dr.

Maryland Heights, MO 63043-8560

U.S. Healthcare, Inc.

d/b/a Aetna U.S. Healthcare, Inc.

(314) 567-6660

Two City Place Drive, Suite 300

St. Louis, MO 63141

Missouri Health Maintenance Organization Enrollment Information

This section presents enrollment data for Missouri-Licensed HMOs as of 12/31/01, reported in the 2001 HMO Annual Supplement Report. An HMO enrollee is defined as a member or eligible dependent of a member for whom the HMO has accepted financial responsibility for provision of contracted health services.

This information EXCLUDES:

- 1. enrollment of persons in preferred provider organizations (PPOs) and**
- 2. enrollment of persons in self-funded employer plans for which HMOs or their affiliates provide administrative services.**

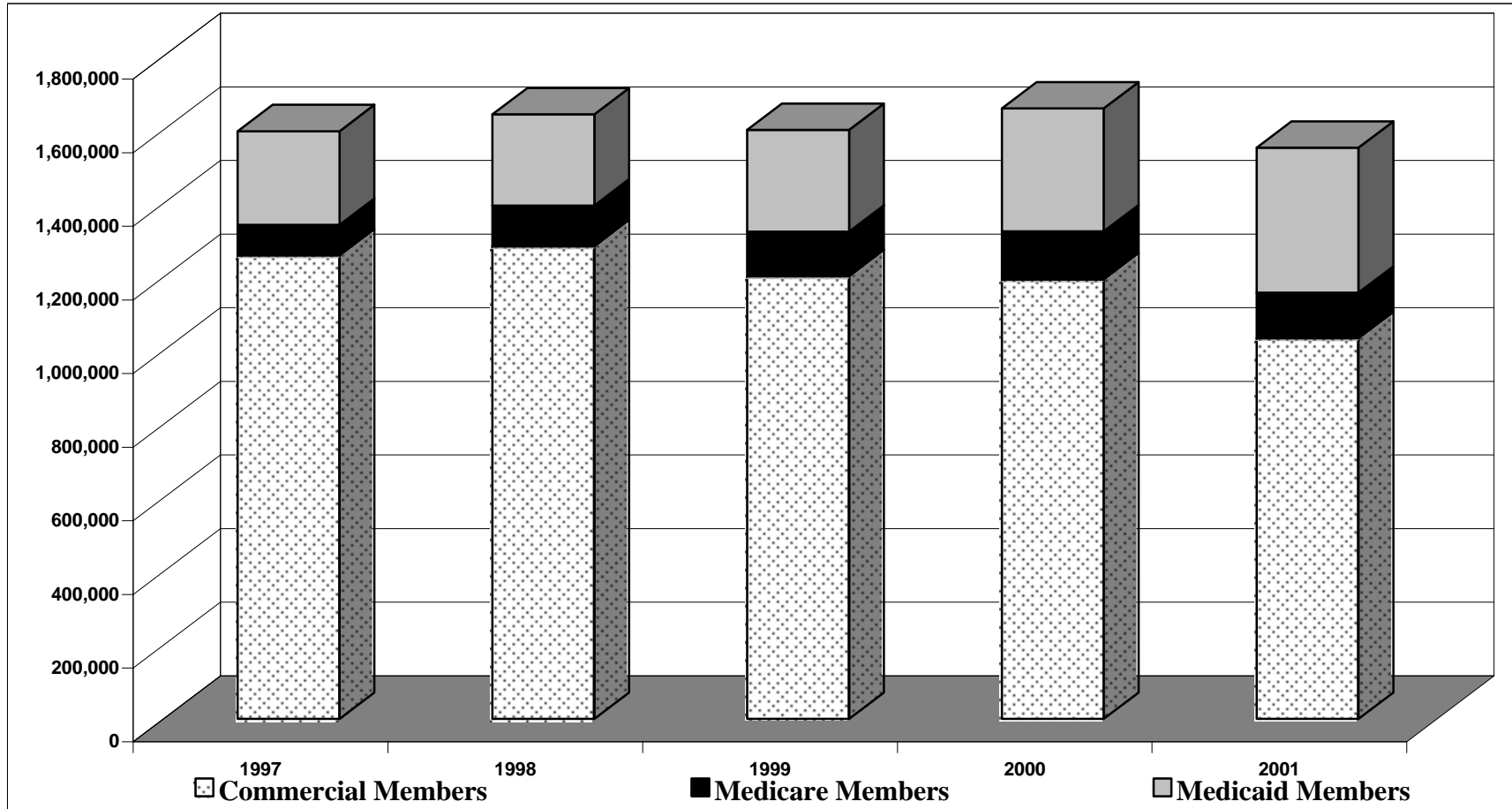
Accurate risk and health services management assessment requires analysis of membership experience for which the HMO has assumed financial liability. Therefore, statutory filings used as data sources for this report exclude administrative service-only (ASO) members. (Footnotes to tables indicate which submitted data has been adjusted to exclude ASO members and maintain comparability of enrollment data.) Administrative arrangements allow an HMO to earn fees from network rental, utilization review, claims processing and/or other administrative services. Administrative fees are not considered premium revenue.

This section reports commercial, Medicare and Medicaid enrollment. Commercial enrollees purchase managed care coverage either directly or more commonly through their employers. Medicare and Medicaid enrollees are Medicare and Medicaid beneficiaries who enroll in HMOs that have arranged for the provision of health care services under agreements with the Center for Medicare & Medicaid Services (CMS) and/or the Missouri Division of Medical Services.

The “HMO Profiles” section and the “Enrollment by Regions and Metropolitan Statistical Areas” section of this report each present 2001 HMO enrollment under slightly different conditions. The “Profiles” section reports **average enrollment over the course of the year** with age and gender components. The “Enrollment by Regions...” section uses total year-end enrollment by residential zipcode instead of an aggregate statewide total as reported in the Annual Financial Statements. The Annual Financial Statement reports “projected” information, while the data collected for the preparation of this report is “actual”. **Total enrollment numbers will vary between these sections** due to different reporting conditions.

Year End Missouri Member Totals (1997 - 2001)

includes Commercial, Medicare and Medicaid enrollment



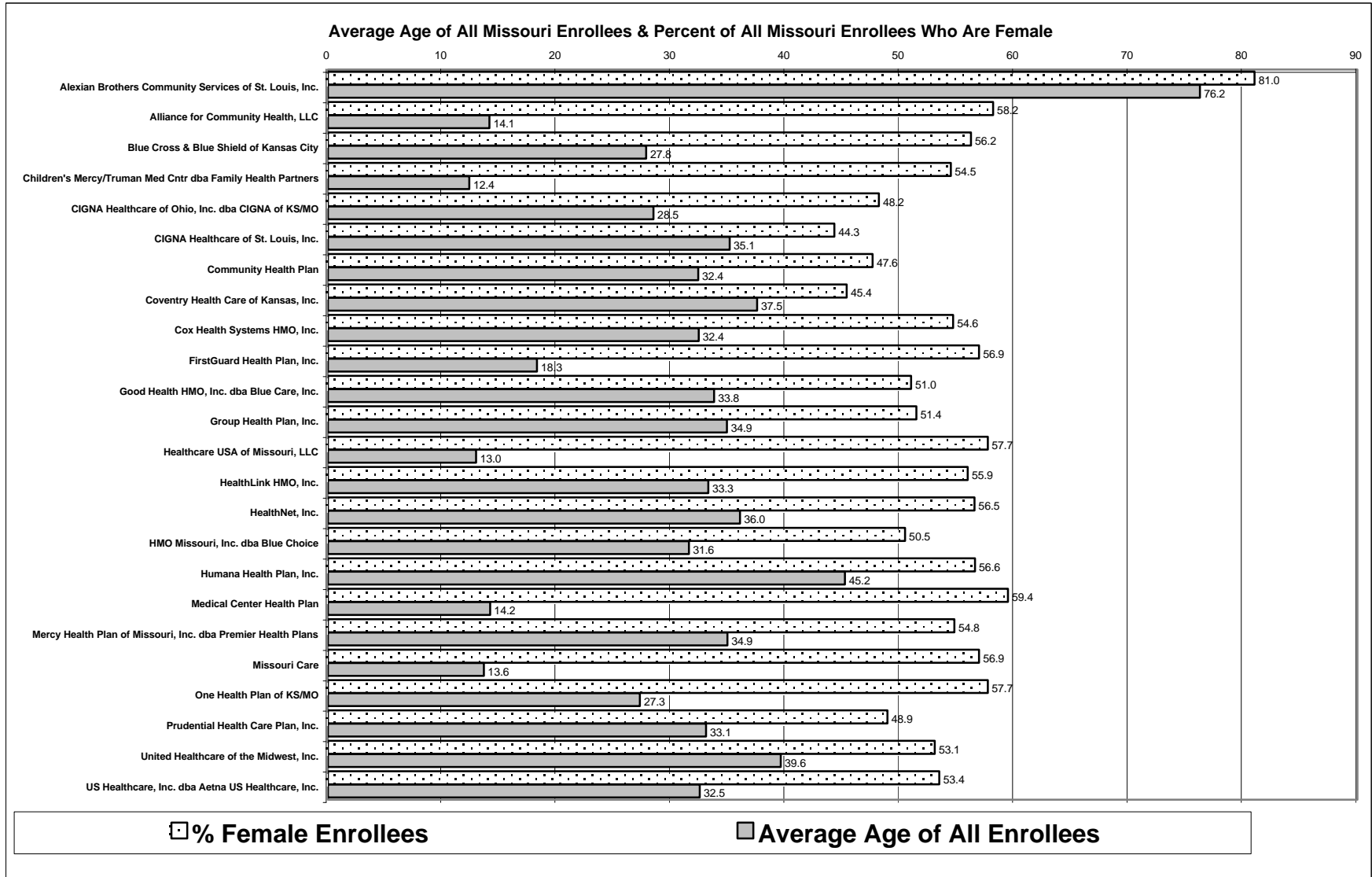
	1997	1998	% Change (1997-98)	1999	% Change (1998-99)	2000	% Change (1999-2000)	2001	% Change (2000-2001)
Commercial Members	1,258,759	1,283,778	2.0%	1,202,515	-6.3%	1,194,018	-0.7%	1,033,720	-13.4%
Medicare Members	83,262	110,731	33.0%	120,856	9.1%	130,163	7.7%	123,775	-4.9%
Medicaid Members	254,248	247,497	-2.7%	276,586	11.8%	334,025	20.8%	393,895	17.9%
Total Members	1,596,269	1,642,006	2.9%	1,599,957	-2.6%	1,658,206	3.6%	1,551,390	-6.4%

Formula for calculating % changes = (Current Year Total - Previous Year Total) / Previous Year Total

Source: 2001 HMO Annual Supplement Report

2001 Missouri Enrollment Demographics - All Missouri Enrollees

includes Commercial, Medicare and Medicaid enrollment



average age of all enrollees (Commercial, Medicare & Medicaid)

30.7

average percentage of all enrollees who are female

54.6%

2001 Missouri Year End Enrollment

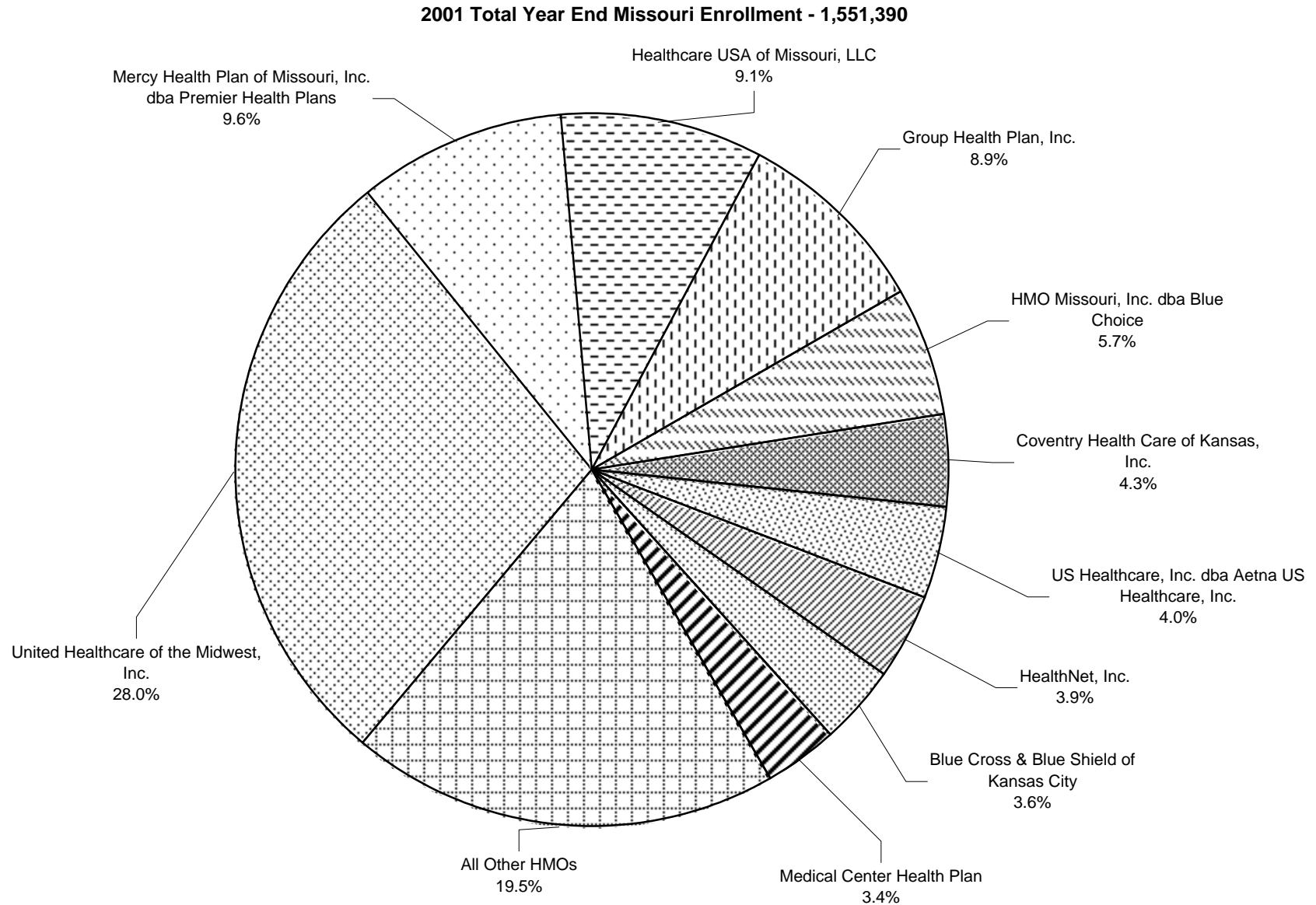
includes commercial, Medicare and Medicaid enrollment

Health Maintenance Organization	Total Enrollment		% Change in Enrollment	Total Market Share	
	12/31/01	12/31/00		12/31/01	12/31/00
Alexian Brothers Community Services of St. Louis, Inc.	169	68	148.5%	0.0%	0.0%
Alliance for Community Health, LLC	34,239	25,487	34.3%	2.2%	1.5%
Blue Cross & Blue Shield of Kansas City	55,554	56,933	-2.4%	3.6%	3.4%
Children's Mercy/Truman Med Cntr dba Family Health Partners	44,910	40,565	10.7%	2.9%	2.4%
CIGNA Healthcare of Ohio, Inc. dba CIGNA of KS/MO	2,243	3,636	-38.3%	0.1%	0.2%
CIGNA Healthcare of St. Louis, Inc.	10,385	8,479	22.5%	0.7%	0.5%
Community Health Plan	28,068	30,628	-8.4%	1.8%	1.8%
Coventry Health Care of Kansas, Inc.	66,703	45,473	46.7%	4.3%	2.7%
Cox Health Systems HMO, Inc.	17,984	18,231	-1.4%	1.2%	1.1%
FirstGuard Health Plan, Inc.	42,569	32,585	30.6%	2.7%	2.0%
Good Health HMO, Inc. dba Blue Care, Inc.	24,872	34,216	-27.3%	1.6%	2.1%
Group Health Plan, Inc.	138,167	165,869	-16.7%	8.9%	10.0%
Healthcare USA of Missouri, LLC	141,121	119,399	18.2%	9.1%	7.2%
HealthLink HMO, Inc.	9,089	28,211	-67.8%	0.6%	1.7%
HealthNet, Inc.	60,299	58,057	3.9%	3.9%	3.5%
HMO Missouri, Inc. dba Blue Choice	89,104	123,319	-27.7%	5.7%	7.4%
Humana Health Plan, Inc.	42,256	63,609	-33.6%	2.7%	3.8%
Medical Center Health Plan	52,236	87,980	-40.6%	3.4%	5.3%
Mercy Health Plan of Missouri, Inc. dba Premier Health Plans	149,317	130,597	14.3%	9.6%	7.9%
Missouri Care	27,640	20,955	31.9%	1.8%	1.3%
One Health Plan of KS/MO	1,138	0	100.0%	0.1%	0.0%
Prudential Health Care Plan, Inc.	16,921	42,231	-59.9%	1.1%	2.5%
United Healthcare of the Midwest, Inc.	434,169	447,764	-3.0%	28.0%	27.0%
US Healthcare, Inc. dba Aetna US Healthcare, Inc.	62,237	34,261	81.7%	4.0%	2.1%
Withdrawn HMOs and/or Product Lines	0	39,653	-100.0%	0.0%	2.4%
TOTALS	1,551,390	1,658,206	-6.4%	100.0%	100.0%

Source: 2001 HMO Annual Supplement Report

2001 Missouri Enrollment Market Share

includes Commercial, Medicare and Medicaid enrollment



2001 Year End Enrollment by Holding Company

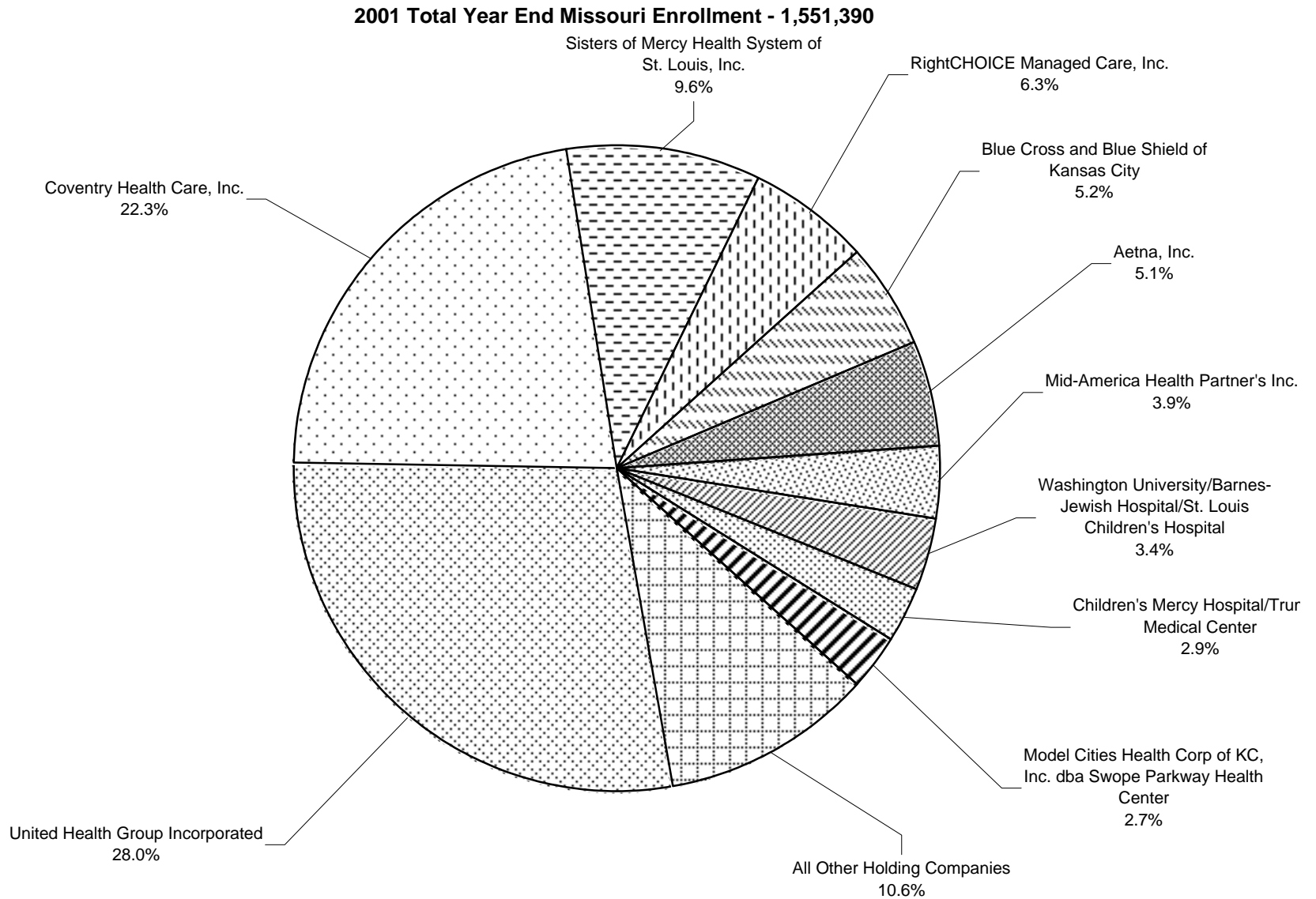
includes commercial, Medicare and Medicaid enrollment

Holding Company	Affiliated HMO(s)	Total Enrollment		Market Share	
		12/31/01	12/31/00	12/31/01	12/31/00
Aetna, Inc.	Prudential Health Care Plan, Inc. US Healthcare, Inc. dba Aetna US Healthcare, Inc.	79,158	76,492	5.1%	4.6%
Alexian Brothers Health System	Alexian Brothers Community Services of St. Louis, Inc.	169	68	0.0%	0.0%
Blue Cross and Blue Shield of Kansas City	Blue Cross & Blue Shield of Kansas City Good Health HMO, Inc. dba Blue Care, Inc.	80,426	91,149	5.2%	5.5%
Children's Mercy Hospital/Truman Medical Center	Children's Mercy/Truman Med Cntr dba Family Health Partners	44,910	40,565	2.9%	2.4%
CIGNA Corporation	CIGNA Healthcare of Ohio, Inc. dba CIGNA of KS/MO CIGNA Healthcare of St. Louis, Inc.	12,628	12,115	0.8%	0.7%
Coventry Health Care, Inc.	Coventry Health Care of Kansas, Inc. Group Health Plan, Inc. Healthcare USA of Missouri, LLC	345,991	330,741	22.3%	19.9%
Cox Health Systems	Cox Health Systems HMO, Inc.	17,984	18,231	1.2%	1.1%
Curators of the University of Missouri	Missouri Care	27,640	20,955	1.8%	1.3%
Great-West Life & Annuity Insurance Company	One Health Plan of KS/MO	1,138	0	0.1%	0.0%
Heartland Health System	Community Health Plan	28,068	30,628	1.8%	1.8%
Humana Inc.	Humana Health Plan, Inc.	42,256	63,609	2.7%	3.8%
Mid-America Health Partner's Inc.	HealthNet, Inc.	60,299	58,057	3.9%	3.5%
Model Cities Health Corp of KC, Inc. dba Swope Parkway Health Center	FirstGuard Health Plan, Inc.	42,569	32,585	2.7%	2.0%
RightCHOICE Managed Care, Inc.	HealthLink HMO, Inc. HMO Missouri, Inc. dba Blue Choice	98,193	151,530	6.3%	9.1%
Sisters of Mercy Health System of St. Louis, Inc.	Mercy Health Plan of Missouri, Inc. dba Premier Health Plans	149,317	130,597	9.6%	7.9%
Tenet Healthcare Corp/Family Care Health Centers/Myrtle H. Davis Comprehensive Health Centers/Mound City Medical Forum	Alliance for Community Health, LLC	34,239	25,487	2.2%	1.5%
United Health Group Incorporated	United Healthcare of the Midwest, Inc.	434,169	447,764	28.0%	27.0%
Washington University/Barnes-Jewish Hospital/St. Louis Children's Hospital	Medical Center Health Plan	52,236	87,980	3.4%	5.3%
Withdrawn HMOs	Kaiser Foundation Health Plan of Kansas City, Inc. Missouri Advantage	0	39,653	0.0%	2.4%
Totals		1,551,390	1,658,206	100%	100%

Source: 2001 HMO Annual Supplement Report

2001 Missouri Enrollment Market Share by Holding Company

includes Commercial, Medicare and Medicaid enrollment



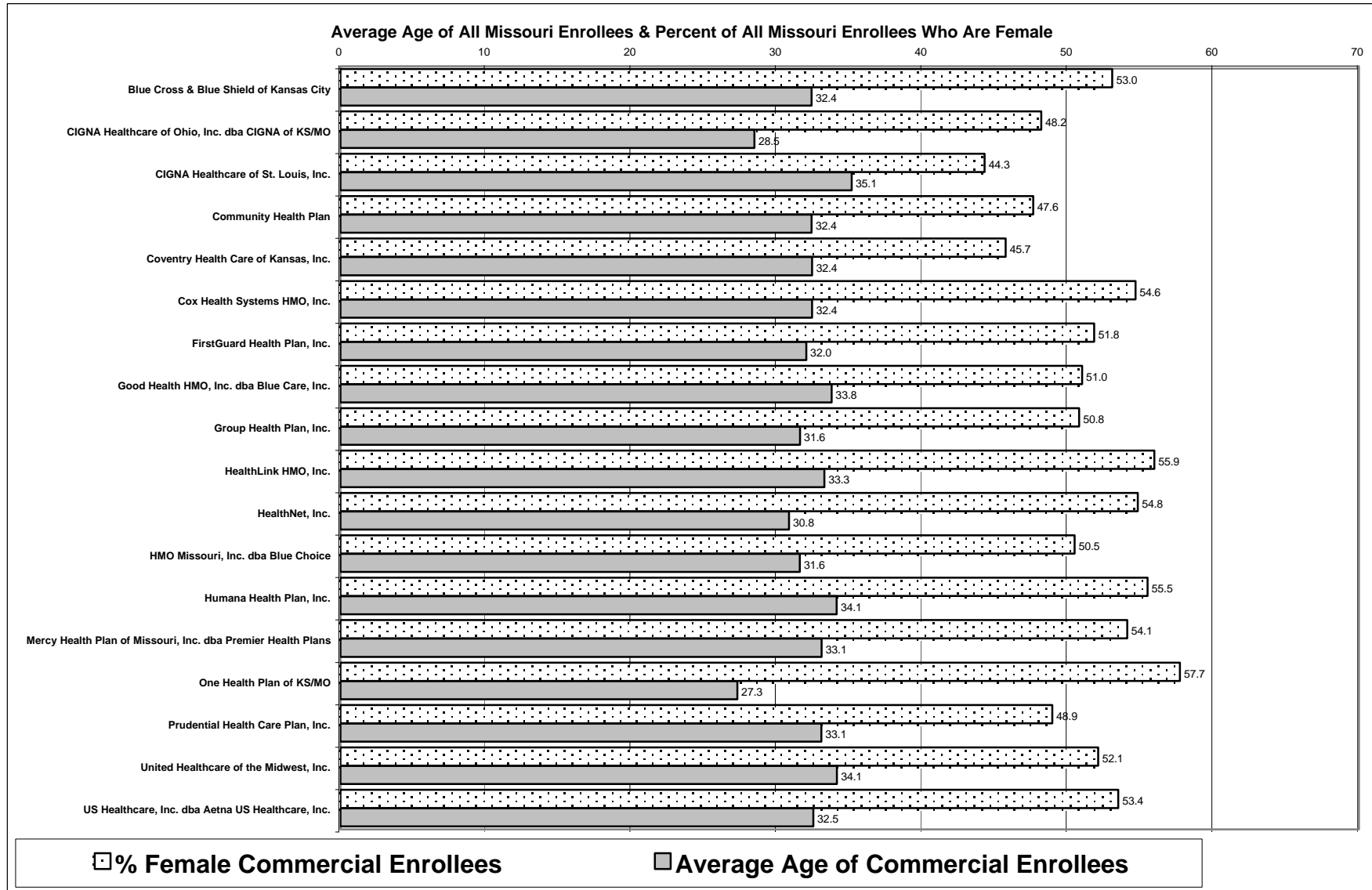
Source: 2001 HMO Annual Supplement Report

2001 Missouri Year End Commercial Enrollment

Health Maintenance Organization	Commercial Enrollment		% Change in Enrollment	Commercial Market Share	
	12/31/01	12/31/00		12/31/01	12/31/00
Blue Cross & Blue Shield of Kansas City	24,964	31,511	-20.8%	2.4%	2.6%
CIGNA Healthcare of Ohio, Inc. dba CIGNA of KS/MO	2,243	3,636	-38.3%	0.2%	0.3%
CIGNA Healthcare of St. Louis, Inc.	10,385	8,479	22.5%	1.0%	0.7%
Community Health Plan	28,068	30,628	-8.4%	2.7%	2.6%
Coventry Health Care of Kansas, Inc.	58,749	41,778	40.6%	5.7%	3.5%
Cox Health Systems HMO, Inc.	17,984	18,231	-1.4%	1.7%	1.5%
FirstGuard Health Plan, Inc.	11,399	6,783	68.1%	1.1%	0.6%
Good Health HMO, Inc. dba Blue Care, Inc.	24,872	29,521	-15.7%	2.4%	2.5%
Group Health Plan, Inc.	127,652	141,051	-9.5%	12.3%	11.8%
HealthLink HMO, Inc.	9,089	28,211	-67.8%	0.9%	2.4%
HealthNet, Inc.	33,597	34,259	-1.9%	3.3%	2.9%
HMO Missouri, Inc. dba Blue Choice	89,104	121,193	-26.5%	8.6%	10.2%
Humana Health Plan, Inc.	30,108	49,216	-38.8%	2.9%	4.1%
Mercy Health Plan of Missouri, Inc. dba Premier Health Plans	104,828	104,393	0.4%	10.1%	8.7%
One Health Plan of KS/MO	1,138	0	100.0%	0.1%	0.0%
Prudential Health Care Plan, Inc.	16,921	42,231	-59.9%	1.6%	3.5%
United Healthcare of the Midwest, Inc.	380,382	391,670	-2.9%	36.8%	32.8%
US Healthcare, Inc. dba Aetna US Healthcare, Inc.	62,237	34,261	81.7%	6.0%	2.9%
Withdrawn HMOs and/or Product Lines	0	76,966	-100.0%	0.0%	6.4%
TOTALS	1,033,720	1,194,018	-13.4%	100%	100%

2001 Missouri Enrollment Demographics

Commercial enrollees only



average age of commercial enrollees

32.2

average percentage of commercial enrollees who are female

51.7%

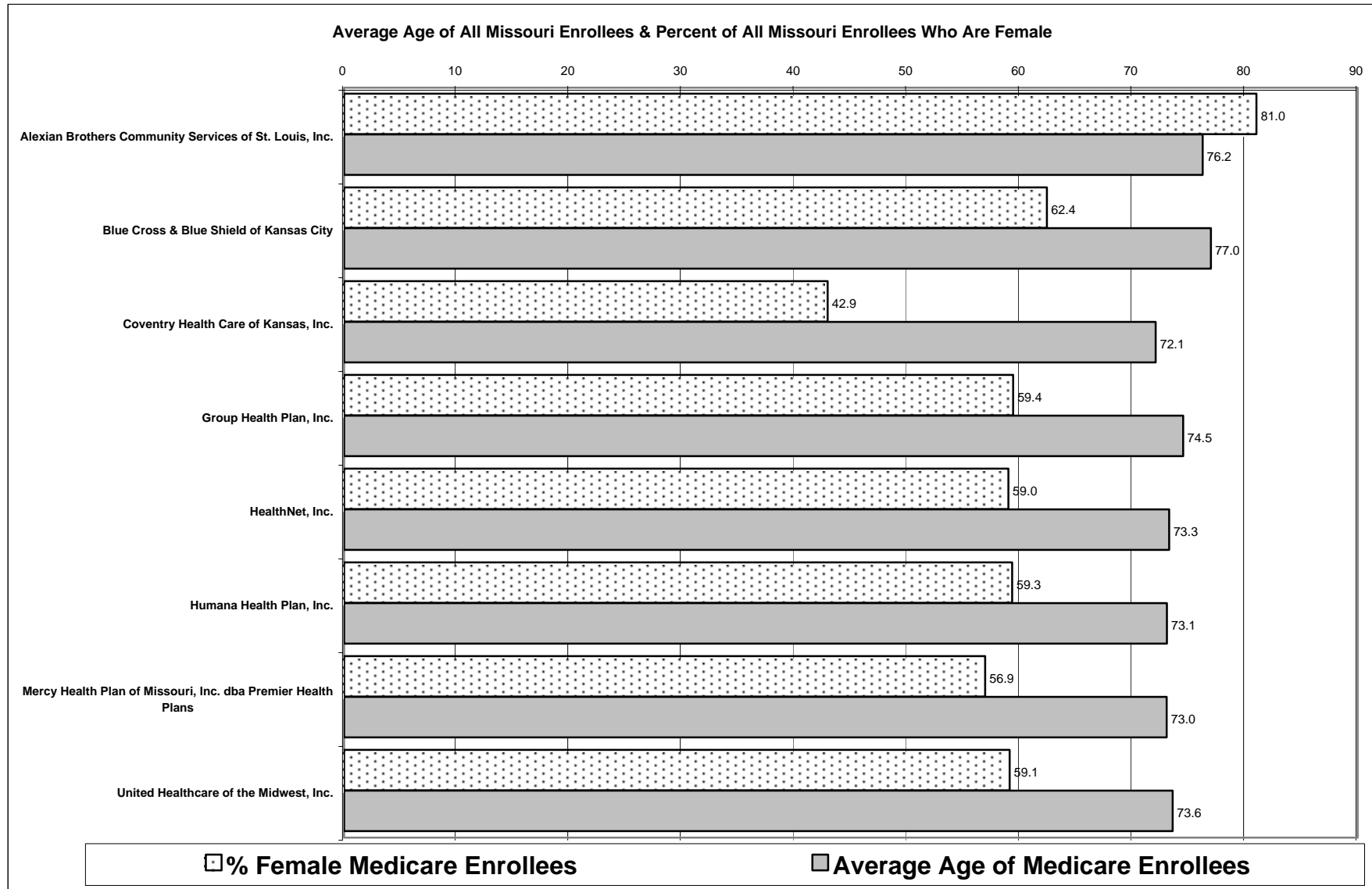
Source: 2001 HMO Annual Supplement Report

2001 Missouri Year End Medicare Enrollment

Health Maintenance Organization	Medicare Enrollment		% Change in Enrollment	Medicare Market Share	
	12/31/01	12/31/00		12/31/01	12/31/00
Alexian Brothers Community Services of St. Louis, Inc.	169	68	148.5%	0.1%	0.1%
Blue Cross & Blue Shield of Kansas City	3,687	1,084	240.1%	3.0%	0.8%
Coventry Health Care of Kansas, Inc.	7,954	3,695	115.3%	6.4%	2.8%
Group Health Plan, Inc.	10,515	24,818	-57.6%	8.5%	19.1%
HealthNet, Inc.	13,812	10,913	26.6%	11.2%	8.4%
Humana Health Plan, Inc.	12,148	14,393	-15.6%	9.8%	11.1%
Mercy Health Plan of Missouri, Inc. dba Premier Health Plans	21,703	8,738	148.4%	17.5%	6.7%
United Healthcare of the Midwest, Inc.	53,787	56,094	-4.1%	43.5%	43.1%
Withdrawn HMOs and/or Product Lines	0	10,360	N/A	N/A	8.0%
TOTALS	123,775	130,163	-4.9%	100%	100%

2001 Missouri Enrollment Demographics

Medicare enrollees only



average age of Medicare enrollees

74.1

average percentage of Medicare enrollees who are female

60.0%

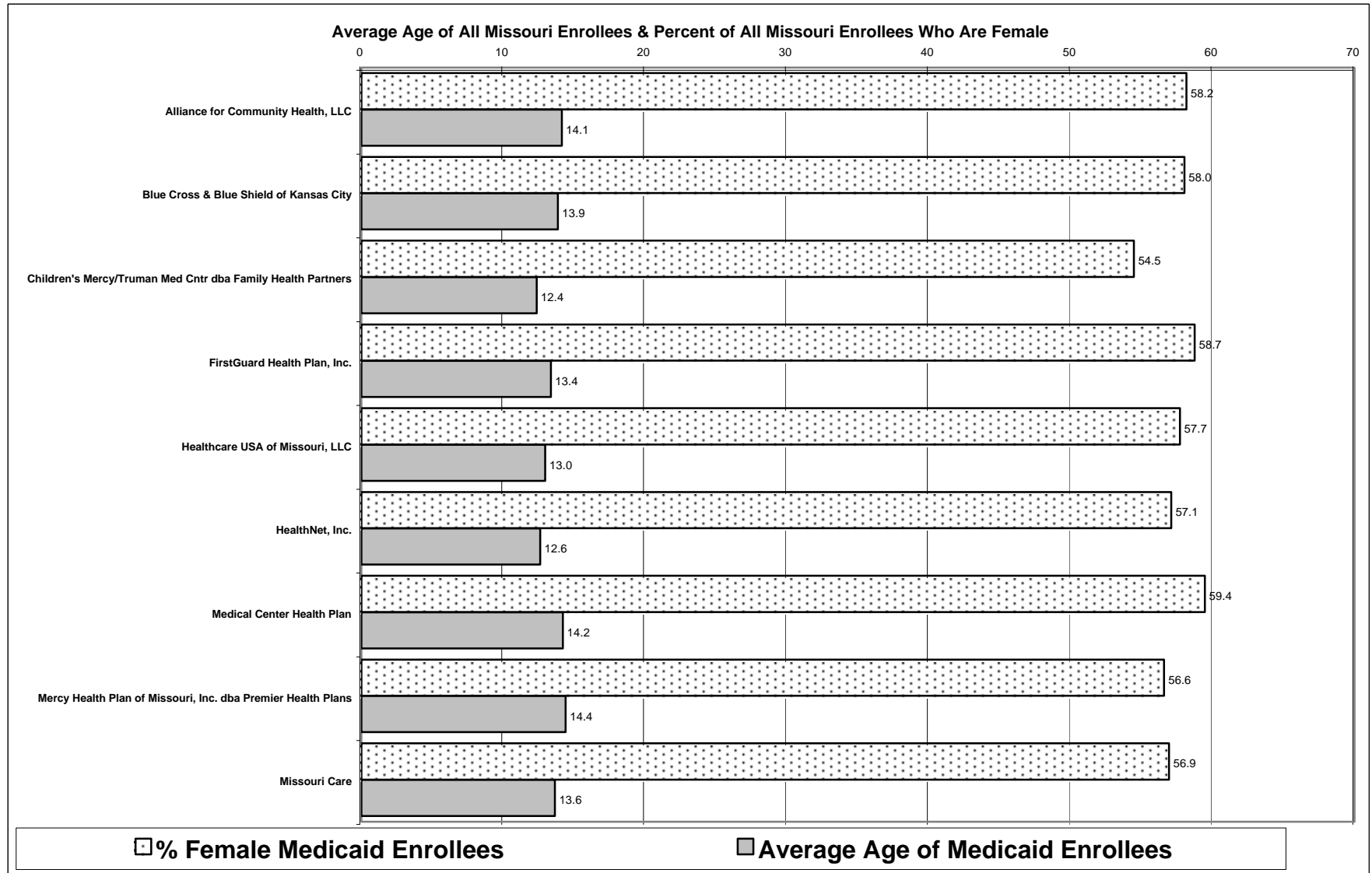
Source: 2001 HMO Annual Supplement Report

2001 Missouri Year End Medicaid Enrollment

Health Maintenance Organization	Medicaid Enrollment		% Change in Enrollment	Medicaid Market Share	
	12/31/01	12/31/00		12/31/01	12/31/00
Alliance for Community Health, LLC	34,239	25,487	34.3%	8.7%	7.6%
Blue Cross & Blue Shield of Kansas City	26,903	24,338	10.5%	6.8%	7.3%
Children's Mercy/Truman Med Cntr dba Family Health Partners	44,910	40,565	10.7%	11.4%	12.1%
FirstGuard Health Plan, Inc.	31,170	25,802	20.8%	7.9%	7.7%
Healthcare USA of Missouri, LLC	141,121	119,399	18.2%	35.8%	35.7%
HealthNet, Inc.	12,890	12,885	0.0%	3.3%	3.9%
Medical Center Health Plan	52,236	47,128	10.8%	13.3%	14.1%
Mercy Health Plan of Missouri, Inc. dba Premier Health Plans	22,786	17,466	30.5%	5.8%	5.2%
Missouri Care	27,640	20,955	31.9%	7.0%	6.3%
Withdrawn HMOs and/or Product Lines	0	0	N/A	N/A	0.0%
TOTALS	393,895	334,025	167.8%	100%	100%

2001 Missouri Enrollment Demographics

Medicaid enrollees only



average age of Medicaid enrollees

13.5

average percentage of Medicaid enrollees who are female

57.5%

Source: 2001 HMO Annual Supplement Report

Model Types Operational in Missouri in 2001

Model Type Definitions

Group The group model HMO contracts with a single multi-specialty medical group to provide care to the HMO's membership. The group practice may work exclusively with the HMO, or it may provide services to other HMO and non-HMO patients as well. The group model HMO, typically, is not a full spectrum of services.

IPA The independent practice association model HMO contracts with physicians in solo practice and/or with independent practice or physician associations which in turn contract with their own member physicians. In many cases, the physicians in an IPA model HMO have a significant number of patients who are not HMO members.

Mixed The mixed model HMO is any combination of the model types described here, except PACE.

Network The network model HMO contracts with a provider sponsored organization, typically anchored by a hospital, that includes a full spectrum of services (including physicians, inpatient facilities, and ancillary services) under one contract.

PACE Program of All-inclusive Care for the Elderly (PACE). The PACE program is a unique capitated managed care benefit for the frail elderly provided by a not-for-profit or public entity that features a comprehensive medical and social service delivery system using a multidisciplinary team approach in an adult day health center, supplemented by in-home and referral services in accordance with participants' needs.

Network For more information reference the following website: <www.cmms.gov/pace>

Staff The staff model HMO employs physicians and other medical professionals directly. Staff model HMO employees deal exclusively with their HMO's members.

HMO Name	Model Type	HMO Name	Model Type	(comprised of:)	
Coventry Health Care of KS	IPA	Aetna US Healthcare, Inc.	Mixed	IPA	Network
Cox Health Systems HMO	IPA	Blue Cross & Blue Shield of Kansas City	Mixed	IPA	Network
HealthNet	IPA	CIGNA Ohio	Mixed	IPA	Network
HMO Missouri	IPA	CIGNA St. Louis	Mixed	IPA	Network
		Community Health Plan	Mixed	IPA	Network
Alliance for Community Health	Network	FirstGuard Health Plan	Mixed	IPA	Network
Children's Mercy/Truman/FHP	Network	Good Health HMO	Mixed	IPA	Network
HealthLink HMO	Network	Group Health Plan	Mixed	Group, IPA & Network	
Mercy Health Plans	Network	Healthcare USA of Missouri	Mixed	IPA	Network
Missouri Care	Network	Medical Center Health Plan	Mixed	IPA	Network
One Health Plan of KS/MO	Network	Prudential Health Care Plan	Mixed	Group	IPA
		United Healthcare of the Midwest	Mixed	Group, IPA & Network	
Alexian Brothers Comm. Svcs.	PACE	Humana Health Plan	Group		

Small Employer Comprehensive Medical Expense Information

Missouri Licensed HMOs

This information is broken down into three Enrollment Categories:

- ♦ **Small Employer (2 - 50 Employees)** - as defined by the federal Health Insurance Portability and Accountability Act (HIPAA).
- ♦ **Small Employer (3 - 25 Employees)** - as defined by the Revised Statutes of Missouri at 379.930.2(28).
- ♦ **Large Employer/Union (over 50 Employees)** - as defined by the federal Health Insurance Portability and Accountability Act (HIPAA).

Number of Employers -

Number of Enrollees - equals the number of subscribers plus all dependents.

Direct Premium Written - Amount charged when a subscriber contracts for insurance coverage before reinsurance has been ceded and/or assumed.

Direct Premium Earned - The amount of premium attributable to the coverage already provided in a given period before reinsurance has been ceded and/or assumed.

Dividends Paid or Credited on Direct Business - The dollar amount paid to policyholders under participating agreements. These dividends are paid to policyholders after coverage has expired for which they have paid premium. Dividends paid to company stockholders are not included.

Direct Losses Paid - The sum of all payments made during the year for the benefit of insurance claimants, before reinsurance has been ceded and/or assumed. These payments include amounts paid in the current year for claims arising from coverage in prior years and exclude amounts which will be paid in future years for claims arising from the current year. Hence, this item is not a measure of actual cost of current coverages, but only of current cash flows.

Direct Losses Incurred - The sum of direct losses paid plus an estimate at the close of the year of the amounts to be paid in the future for all claims arising from the current and all prior years, minus the corresponding estimate made at the close of business for the preceding year. This includes estimated amounts for incurred-but-not-reported (IBNR) claims.

Source: 2001 HMO Annual Supplement Report submitted to the Missouri Department of Insurance.

Small Employer Comprehensive Medical Expense Information

HIPAA Small Employer Definition (2-50 Employees)

Health Maintenance Organizations Licensed Active in Missouri in 2001	& Number of Employers	as of 12/31/01		Direct Premiums Written	Direct Premiums Earned	Dividends Paid or Credited on Direct Business	Direct Losses Paid	Direct Losses Incurred
		Number of Enrollees						
Blue Cross & Blue Shield of Kansas City	827	4,744		\$8,787,000	\$8,755,000	\$0	\$7,158,000	\$7,626,000
CIGNA Healthcare of Ohio, Inc. dba CIGNA of KS/MO	110	783		\$1,345,855	\$1,287,865	\$0	\$1,232,468	\$1,058,605
CIGNA Healthcare of St. Louis, Inc.	126	973		\$2,488,606	\$2,511,157	\$0	\$2,255,297	\$2,235,482
Community Health Plan	158	3,075		\$6,342,394	\$6,277,428	\$0	\$4,903,021	\$4,981,500
Coventry Health Care of Kansas, Inc.	331	6,763		\$14,744,739	\$14,727,179	\$0	\$11,777,470	\$15,310,334
Cox Health Systems HMO, Inc.	1,903	3,439		\$7,174,031	\$7,032,379	\$0	\$4,072,341	\$4,147,796
FirstGuard Health Plan, Inc.	114	1,082		\$1,845,615	\$1,845,615	\$0	\$1,929,388	\$2,098,732
Good Health HMO, Inc. dba Blue Care, Inc.	1,219	2,291		\$4,379,000	\$4,405,000	\$0	\$2,868,000	\$2,828,000
Group Health Plan, Inc.	1,888	25,323		\$653,663,588	\$659,233,487	\$0	\$972,955,481	\$69,211,533
HealthLink HMO, Inc.	13	196		\$88,375	\$88,375	\$0	\$31,004	\$30,207
HealthNet, Inc.	544	9,642		\$18,251,532	\$18,537,647	\$0	\$16,355,562	\$16,163,894
HMO Missouri, Inc. dba Blue Choice	1,606	30,759		\$54,988,880	\$54,202,989	\$0	\$40,202,322	\$36,398,277
Humana Health Plan, Inc.	109	2,567		\$4,223,897	\$4,139,419	\$0	\$2,353,442	\$2,281,210
Mercy Health Plan of Missouri, Inc. dba Premier Health Plans	960	11,631		\$41,724,570	\$41,976,038	\$0	\$22,713,936	\$23,317,112
One Health Plan of KS/MO	0	0		\$0	\$0	\$0	\$0	\$0
Prudential Health Care Plan, Inc.	88	712		\$1,883,553	\$1,883,553	\$0	\$1,781,506	\$1,628,770
United Healthcare of the Midwest, Inc.	7,606	102,811		\$211,720,369	\$210,210,421	\$0	\$156,734,441	\$155,320,711
US Healthcare, Inc. dba Aetna US Healthcare, Inc.	831	12,594		\$20,271,188	\$20,271,188	\$0	\$22,168,240	\$24,297,197
All HMOs	18,433	219,385		\$1,053,923,192	\$1,057,384,740	\$0	\$1,271,491,919	\$368,935,360
♦HMOs with MO% of Business > 60% (21 HMOs)	16,424	194,174		\$1,004,686,616	\$1,008,054,077	\$0	\$1,230,833,471	\$324,866,547

NOTE: This excludes HMOs that market Medicare or Medicaid only. Those companies are: Alexian Brother Community Services, Alliance for Community Health, Children's Mercy/Truman Med Cntr dba Family Health Partners, Healthcare USA, and Missouri Care.

♦Excludes Blue Cross & Blue Shield of Kansas City, CIGNA Healthcare of Ohio, Coventry Health Care of Kansas, HealthNet, Humana Health Plan, and Prudential Health Care Plan.

Small Employer Comprehensive Medical Expense Information

MO Statutes Small Employer Definition (3-25 Employees)

Health Maintenance Organizations Licensed Active in Missouri in 2001	&	as of 12/31/01		Direct Premiums Written	Direct Premiums Earned	Dividends Paid or Credited on Direct Business	Direct Losses Paid	Direct Losses Incurred
		Number of Employers	Number of Enrollees					
Blue Cross & Blue Shield of Kansas City		646	3,032	\$5,579,000	\$5,524,000	\$0	\$4,793,000	\$4,728,000
CIGNA Healthcare of Ohio, Inc. dba CIGNA of KS/MO		58	552	\$948,802	\$907,920	\$0	\$868,867	\$746,297
CIGNA Healthcare of St. Louis, Inc.		62	578	\$1,478,329	\$1,491,726	\$0	\$1,339,734	\$1,327,964
Community Health Plan		126	1,954	\$4,030,250	\$3,988,968	\$0	\$3,110,995	\$3,160,790
Coventry Health Care of Kansas, Inc.		224	4,008	\$6,557,429	\$6,543,025	\$0	\$4,793,824	\$7,184,644
Cox Health Systems HMO, Inc.		1,264	2,258	\$4,692,131	\$4,638,062	\$0	\$2,668,676	\$2,658,309
FirstGuard Health Plan, Inc.		86	685	\$1,153,509	\$1,153,509	\$0	\$1,205,868	\$1,311,708
Good Health HMO, Inc. dba Blue Care, Inc.		490	920	\$15,333,000	\$1,525,000	\$0	\$794,000	\$780,000
Group Health Plan, Inc.		1,483	16,603	\$32,564,765	\$32,826,358	\$0	\$29,114,768	\$30,404,186
HealthLink HMO, Inc.		7	92	\$33,601	\$33,601	\$0	\$14,553	\$14,179
HealthNet, Inc.		397	6,327	\$11,976,503	\$12,164,249	\$0	\$10,732,384	\$10,606,613
HMO Missouri, Inc. dba Blue Choice		1,167	18,424	\$32,984,240	\$32,512,835	\$0	\$23,346,240	\$21,137,160
Humana Health Plan, Inc.		64	1,124	\$1,579,502	\$1,547,912	\$0	\$866,543	\$836,512
Mercy Health Plan of Missouri, Inc. dba Premier Health Plans		640	6,881	\$19,764,270	\$19,883,386	\$0	\$12,389,419	\$12,718,425
One Health Plan of KS/MO		0	0	\$0	\$0	\$0	\$0	\$0
Prudential Health Care Plan, Inc.		46	300	\$797,549	\$797,549	\$0	\$754,290	\$689,621
United Healthcare of the Midwest, Inc.		6,883	52,834	\$108,801,918	\$108,025,964	\$0	\$80,544,956	\$83,172,868
US Healthcare, Inc. dba Aetna US Healthcare, Inc.		448	6,038	\$9,667,476	\$9,667,476	\$0	\$10,936,160	\$11,986,858
All HMOs		14,091	122,610	\$257,942,274	\$243,231,540	\$0	\$188,274,277	\$193,464,134
•HMOs with MO% of Business > 60% (21 HMOs)		12,656	107,267	\$230,503,489	\$215,746,885	\$0	\$165,465,369	\$168,672,447

NOTE: This excludes HMOs that market Medicare or Medicaid only. Those companies are: Alexian Brother Community Services, Alliance for Community Health, Children's Mercy/Truman Med Cntr dba Family Health Partners, Healthcare USA, and Missouri Care.

•Excludes Blue Cross & Blue Shield of Kansas City, CIGNA Healthcare of Ohio, Coventry Health Care of Kansas, HealthNet, Humana Health Plan, and Prudential Health Care Plan.

Small Employer Comprehensive Medical Expense Information

HIPAA Large Employer/Union Definition (over 50 employees)

Health Maintenance Organizations Licensed Active in Missouri in 2001	&	as of 12/31/01		Direct Premiums Written	Direct Premiums Earned	Dividends Paid or Credited on Direct Business	Direct Losses Paid	Direct Losses Incurred
		Number of Employers	Number of Enrollees					
Blue Cross & Blue Shield of Kansas City		146	16,474	\$28,420,000	\$25,841,000	\$0	\$16,507,000	\$1,801,100
CIGNA Healthcare of Ohio, Inc. dba CIGNA of KS/MO		9	1,452	\$2,495,763	\$2,388,224	\$0	\$2,285,497	\$1,963,085
CIGNA Healthcare of St. Louis, Inc.		30	8,920	\$22,814,356	\$23,021,094	\$0	\$20,675,485	\$20,493,831
Community Health Plan		29	25,391	\$60,394,253	\$59,775,628	\$0	\$59,244,761	\$60,193,040
Coventry Health Care of Kansas, Inc.		91	51,986	\$85,329,619	\$85,334,819	\$0	\$70,788,610	\$71,759,880
Cox Health Systems HMO, Inc.		6,902	14,552	\$31,482,848	\$31,482,848	\$0	\$27,288,110	\$26,630,217
FirstGuard Health Plan, Inc.		15	10,210	\$17,417,146	\$17,417,146	\$0	\$18,207,723	\$19,805,829
Good Health HMO, Inc. dba Blue Care, Inc.		9,706	21,606	\$51,185,000	\$50,248,000	\$0	\$45,128,000	\$44,482,000
Group Health Plan, Inc.		391	102,394	\$202,414,236	\$204,040,230	\$0	\$156,929,851	\$163,879,866
HealthLink HMO, Inc.		11	9,477	\$3,104,556	\$3,104,556	\$0	\$1,499,107	\$1,460,553
HealthNet, Inc.		41	23,938	\$45,312,713	\$46,023,044	\$0	\$40,605,627	\$40,129,777
HMO Missouri, Inc. dba Blue Choice		127	49,468	\$89,132,820	\$87,858,948	\$0	\$80,819,824	\$73,172,448
Humana Health Plan, Inc.		40	27,541	\$63,331,329	\$62,606,266	\$0	\$73,003,609	\$67,579,160
Mercy Health Plan of Missouri, Inc. dba Premier Health Plans		278	93,197	\$177,878,429	\$178,950,478	\$0	\$183,776,387	\$188,656,631
One Health Plan of KS/MO		1	1,210	\$804,289	\$804,289	\$0	\$373,316	\$710,844
Prudential Health Care Plan, Inc.		71	14,039	\$38,763,709	\$38,763,709	\$0	\$38,524,067	\$35,138,057
United Healthcare of the Midwest, Inc.		683	290,939	\$658,116,566	\$653,423,006	\$0	\$552,370,830	\$547,388,494
US Healthcare, Inc. dba Aetna US Healthcare, Inc.		397	50,067	\$89,888,457	\$89,888,457	\$0	\$84,645,476	\$92,179,781
All HMOs		18,968	812,861	\$1,668,286,089	\$1,660,971,742	\$0	\$1,472,673,280	\$1,457,424,593
•HMOs with MO% of Business > 60% (21 HMOs)		18,570	677,431	\$1,404,632,956	\$1,400,014,680	\$0	\$1,230,958,870	\$1,239,053,534

NOTE: This excludes HMOs that market Medicare or Medicaid only. Those companies are: Alexian Brother Community Services, Alliance for Community Health, Children's Mercy/Truman Med Cntr dba Family Health Partners, Healthcare USA, and Missouri Care.

•Excludes Blue Cross & Blue Shield of Kansas City, CIGNA Healthcare of Ohio, Coventry Health Care of Kansas, HealthNet, Humana Health Plan, and Prudential Health Care Plan.

HMO Financial Information

The tables and charts in this section describe the financial operations of health maintenance organizations licensed and active in Missouri in 2001.

The first portion of the section pertains to the HMOs' Missouri market activities including:

- total Missouri premium by payment category (commercial, Medicare, and Medicaid revenues) from 1997 to 2001;
- Missouri market shares by HMO and by holding company; and
- Commercial premiums per member per month (PMPM).

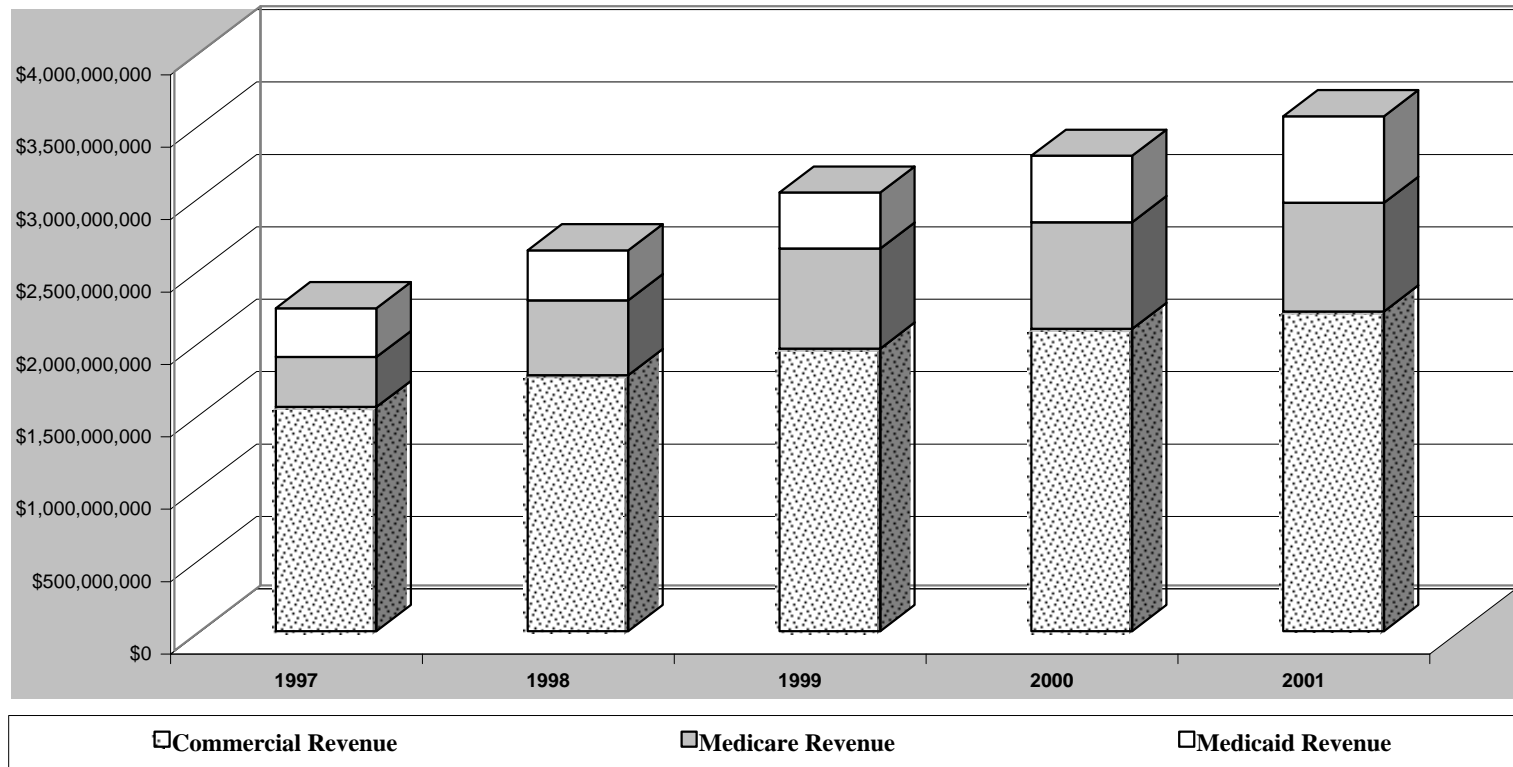
The second half of this section focuses on the HMOs' overall business experience including, but not limited to, results of Missouri operations. Data from the balance sheet and income statements of Missouri-licensed HMOs, along with detailed tables on the composition of revenues and expenses reported in the HMOs' 2001 annual statements are shown.

In addition, three tables depicting the business experience of the HMOs indicate the relative liquidity, efficiency and performance of each HMO. Included in these indicators are medical loss and administrative expense ratios, which are commonly tracked as measures of an HMO's cost-management effectiveness. Note that these ratios and indicators are dependent upon the model type, length of time in operations and accounting practices. Where necessary, adjustments have been made (and noted) to maintain data comparability.

Though these ratios and indicators have been commonly accepted and often referred to in industry analyses, no benchmarks or target values have been established. The values shown for any one HMO relative to another are not meant to be interpreted as an endorsement or rating by the Missouri Department of Insurance. The information is intended to serve only as a basis for comparison, using commonly accepted industry measures.

Year End Missouri Premium Related Revenue Totals

Commercial, Medicare and Medicaid Revenues



Missouri Premium Related Revenue Totals and % Changes									
	1997	1998	% Change (1997-1998)	1999	% Change (1998-1999)	2000	% Change (1999-2000)	2001	% Change (2000-2001)
Commercial Revenue	\$1,548,026,308	\$1,767,646,770	14.2%	\$1,951,063,199	10.4%	\$2,087,224,886	7.0%	\$2,208,065,015	5.8%
Medicare Revenue	\$344,902,093	\$517,503,047	50.0%	\$691,192,940	33.6%	\$737,407,410	6.7%	\$750,373,207	1.8%
Medicaid Revenue	\$336,505,127	\$344,442,512	2.4%	\$386,368,112	12.2%	\$458,514,330	18.7%	\$596,910,003	30.2%
Total Premiums/Revenues	\$2,229,433,528	\$2,629,592,329	17.9%	\$3,028,624,251	15.2%	\$3,283,146,626	8.4%	\$3,555,348,225	8.3%

Formula for calculating % changes = (Current Year Total - Previous Year Total) / Previous Year Total

Note: The change in Missouri premium related revenue totals may be significantly different than the change in Missouri year end member totals shown on pages 5, 7, 11, 13, and 15 of this report. Year end Missouri premium related revenue totals are amounts accumulated throughout the entire year, whereas Missouri member year-end totals represent a number as of December 31 of that year.

Missouri HMO Premium Related Data

in descending order of 2001 Missouri Market Share

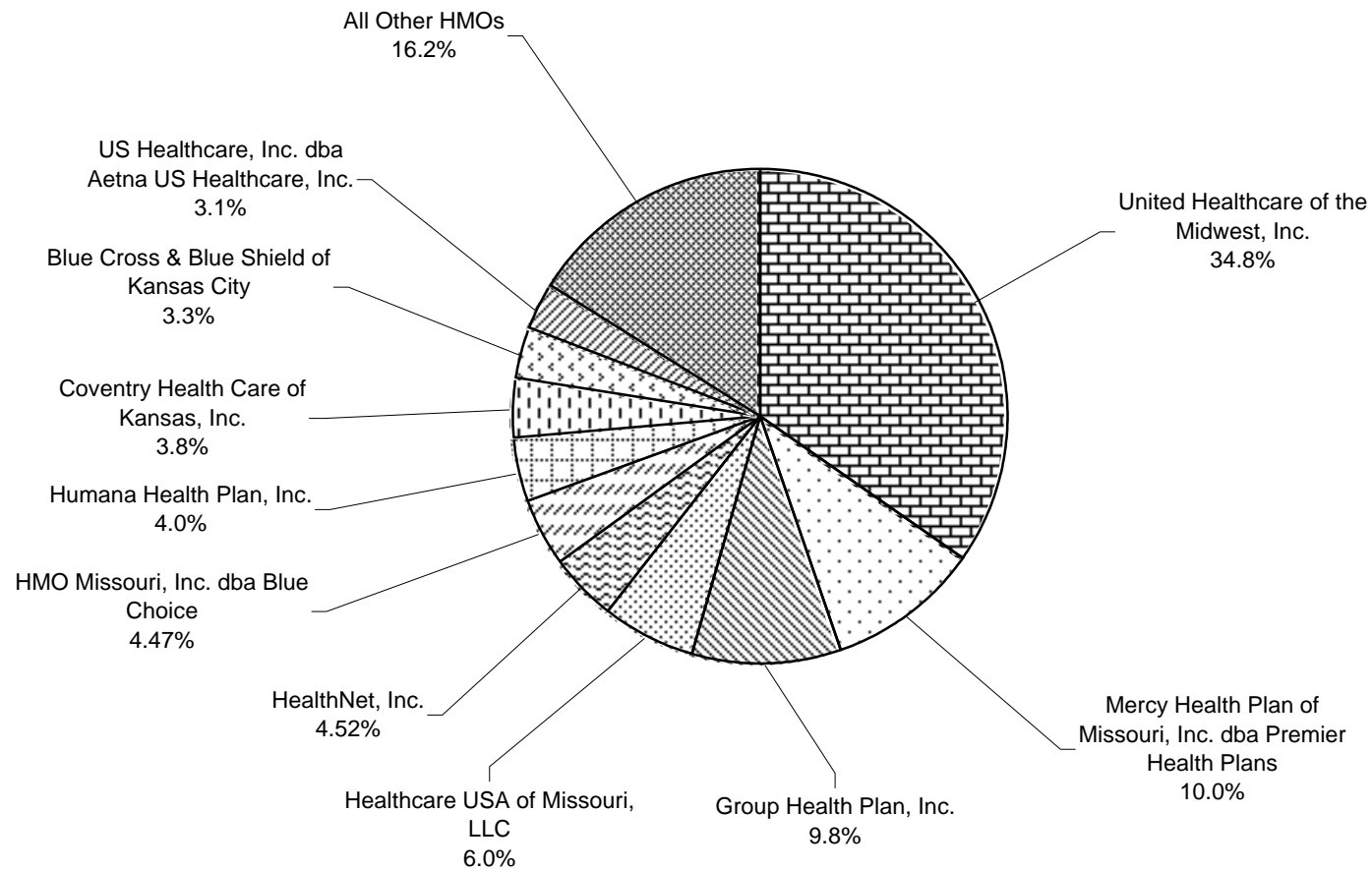
Health Maintenance Organizations Licensed & Active in Missouri in 2001	Missouri Market Share	Missouri Commercial Premiums	Missouri Medicare Premiums	Missouri Medicaid Premiums	Total Missouri Premiums	% Change in Premium Related Revenues (2000-2001)
United Healthcare of the Midwest, Inc.	34.8%	\$895,229,799	\$341,166,452	\$0	\$1,236,396,251	23.0%
Mercy Health Plan of Missouri, Inc. dba Premier Health Plans	10.0%	\$220,926,516	\$100,258,037	\$32,731,670	\$353,916,223	45.4%
Group Health Plan, Inc.	9.8%	\$270,465,994	\$77,123,181	\$0	\$347,589,175	-11.7%
Healthcare USA of Missouri, LLC	6.0%	\$0	\$0	\$214,037,125	\$214,037,125	32.5%
HealthNet, Inc.	4.52%	\$67,582,143	\$68,965,424	\$24,032,273	\$160,579,840	11.0%
HMO Missouri, Inc. dba Blue Choice	4.47%	\$158,922,702	\$0	\$0	\$158,922,702	-27.6%
Humana Health Plan, Inc.	4.0%	\$63,331,329	\$80,058,555	\$0	\$143,389,884	-19.7%
Coventry Health Care of Kansas, Inc.	3.8%	\$97,625,096	\$38,922,744	\$0	\$136,547,840	91.4%
Blue Cross & Blue Shield of Kansas City	3.3%	\$41,152,142	\$34,687,875	\$42,506,857	\$118,346,874	9.2%
US Healthcare, Inc. dba Aetna US Healthcare, Inc.	3.1%	\$108,811,428	\$0	\$0	\$108,811,428	161.5%
Medical Center Health Plan	2.3%	\$3,661	\$0	\$82,135,920	\$82,139,581	-38.6%
Children's Mercy/Truman Med Cntr dba Family Health Partners	1.94%	\$0	\$0	\$68,837,421	\$68,837,421	20.5%
FirstGuard Health Plan, Inc.	1.90%	\$19,262,761	\$0	\$48,290,914	\$67,553,675	38.2%
Community Health Plan	1.8%	\$64,355,749	\$0	\$0	\$64,355,749	9.7%
Good Health HMO, Inc. dba Blue Care, Inc.	1.6%	\$56,315,792	\$0	\$0	\$56,315,792	-32.9%
Missouri Care	1.23%	\$0	\$0	\$43,900,021	\$43,900,021	-47.9%
Prudential Health Care Plan, Inc.	1.15%	\$40,729,232	\$0	\$104,693	\$40,833,925	56.6%
Cox Health Systems HMO, Inc.	1.14%	\$40,462,510	\$0	\$0	\$40,462,510	11.6%
Alliance for Community Health, LLC	1.13%	\$0	\$0	\$40,333,109	\$40,333,109	55.9%
CIGNA Healthcare of St. Louis, Inc.	0.7%	\$25,532,251	\$0	\$0	\$25,532,251	77.0%
Kaiser Foundation Health Plan of Kansas City, Inc.	0.54%	\$14,147,809	\$5,036,362	\$0	\$19,184,171	-74.8%
HealthLink HMO, Inc. *	0.53%	\$18,939,065	\$0	\$0	\$18,939,065	-64.1%
Alexian Brothers Community Services of St. Louis, Inc.	0.12%	\$0	\$4,161,526	\$0	\$4,161,526	231.4%
CIGNA Healthcare of Ohio, Inc. dba CIGNA of KS/MO	0.10%	\$3,683,037	(\$6,949)	\$0	\$3,676,088	-19.4%
One Health Plan of KS/MO	0.02%	\$804,289	\$0	\$0	\$804,289	#DIV/0!
Missouri Advantage	0.00%	(\$218,290)	\$0	\$0	(\$218,290)	-100.0%
All HMOs with Missouri Premiums in 2001	100.0%	\$2,208,065,015	\$750,373,207	\$596,910,003	\$3,555,348,225	8.3%

*Includes Missouri revenues of \$15,712,533 related to the provision of services to HMO enrollees but excluded from the 2001 Annual Financial Statement

Source: 2001 Annual Financial Statement, Premiums, Enrollment and Utilization Table for Business in Missouri.

2001 Missouri HMO Premium Related Market Shares

TOTAL 2001 MISSOURI PREMIUMS = \$3,555,348,225



Source: 2001 Annual Financial Statement Premiums, Enrollment and Utilization Table for Business in Missouri.

Missouri HMO Premium Related Data by Holding Company*

in descending order of 2001 Missouri Market Share

Holding Companies	Missouri Market Share	Missouri Commercial Premiums	Missouri Medicare Revenue	Missouri Medicaid Revenue	Total MO Premium Related Revenues	% Change in Premium Related Revenues (2000-2001)
United Health Group Incorporated	34.8%	\$895,229,799	\$341,166,452	\$0	\$1,236,396,251	29.8%
Coventry Health Care, Inc.	19.6%	\$368,091,090	\$116,045,925	\$214,037,125	\$698,174,140	36.5%
Sisters of Mercy Health System of St. Louis, Inc.	10.0%	\$220,926,516	\$100,258,037	\$32,731,670	\$353,916,223	39.2%
RightCHOICE Managed Care, Inc.^	5.0%	\$177,861,767	\$0	\$0	\$177,861,767	-13.4%
Blue Cross and Blue Shield of Kansas City	4.9%	\$97,467,934	\$34,687,875	\$42,506,857	\$174,662,666	-2.9%
Mid-America Health Partner's Inc.	4.5%	\$67,582,143	\$68,965,424	\$24,032,273	\$160,579,840	-36.4%
Aetna, Inc.	4.2%	\$149,540,660	\$0	\$104,693	\$149,645,353	24.4%
Humana Inc.	4.0%	\$63,331,329	\$80,058,555	\$0	\$143,389,884	-6.9%
Washington University/Barnes-Jewish Hospital/St. Louis Children's Hospital	2.3%	\$3,661	\$0	\$82,135,920	\$82,139,581	-18.6%
Children's Mercy Hospital/Truman Medical Center	1.94%	\$0	\$0	\$68,837,421	\$68,837,421	-6.8%
Model Cities Health Corp of KC, Inc. dba Swope Parkway Health Center	1.90%	\$19,262,761	\$0	\$48,290,914	\$67,553,675	39.9%
Heartland Health System	1.8%	\$64,355,749	\$0	\$0	\$64,355,749	32.8%
Curators of the University of Missouri	1.2%	\$0	\$0	\$43,900,021	\$43,900,021	16.1%
Cox Health Systems	1.14%	\$40,462,510	\$0	\$0	\$40,462,510	38.7%
Tenet Healthcare Corp/Family Care Health Centers/Myrtle H. Davis Comprehensive Health Centers/Mound City Medical Forum	1.13%	\$0	\$0	\$40,333,109	\$40,333,109	85.0%
CIGNA Corporation	0.8%	\$29,215,288	(\$6,949)	\$0	\$29,208,339	31.5%
Withdrawn HMOs	0.5%	\$13,929,519	\$5,036,362	\$0	\$18,965,881	-15.3%
Alexian Brothers Health System	0.1%	\$0	\$4,161,526	\$0	\$4,161,526	-76.0%
Great-West Life & Annuity Insurance Company	0.0%	\$804,289	\$0	\$0	\$804,289	0.0%
All HMO Subsidiaries with MO Premiums in 2001	100%	\$2,208,065,015	\$750,373,207	\$596,910,003	\$3,555,348,225	16.5%

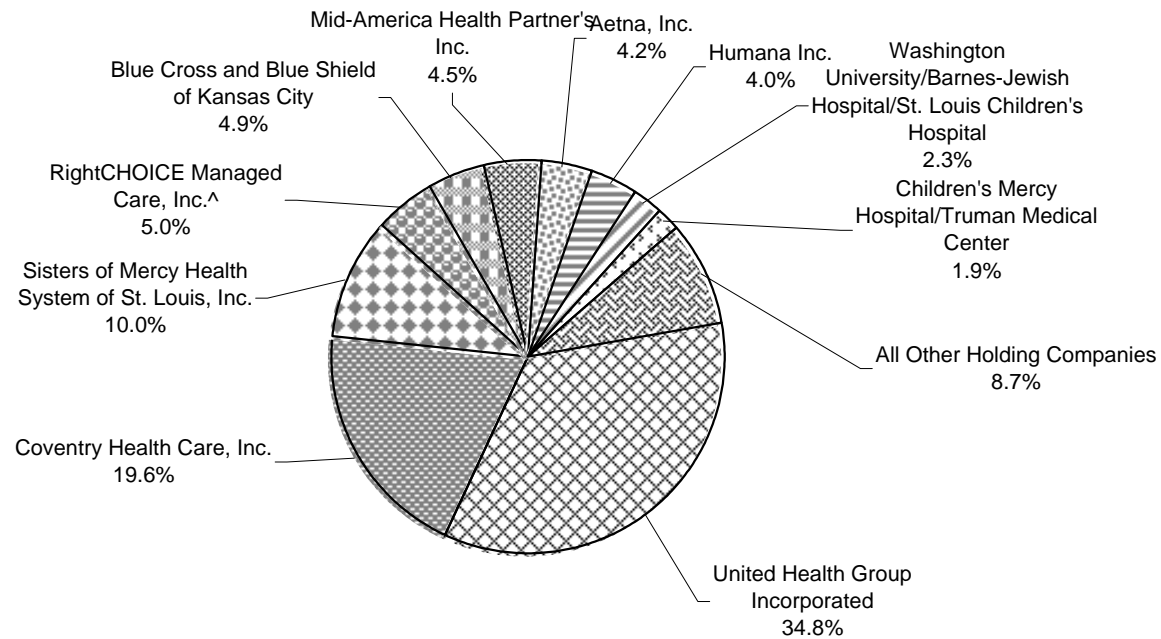
*Table representative of holding company/ultimate parent and affiliates as of 12/31/2001.

^Includes Missouri revenues of \$15,712,533 related to the provision of services to HMO enrollees but excluded from the 2001 Annual Financial Statement

Source: HMOs 2001 Annual Financial Statements.

2001 Missouri HMO Premium-Based Market Shares by Holding Company

TOTAL 2001 MISSOURI PREMIUMS = \$3,555,348,225



Source: HMOs 2001 Annual Financial Statements.

^Includes Missouri revenues of \$15,712,533 related to the provision of services to HMO enrollees but excluded from the 2001 Annual Financial Statement

Missouri Commercial Premiums Per Member Per Month

in descending order of 2001 Commercial PMPM

Health Maintenance Organization	Commercial Premiums Per Member Per Month (PMPM)			Commercial Premiums Earned		Commercial Cumulative Member Months	
	2001	2000	% Change	2001	2000	2001*	2000^
CIGNA Healthcare of St. Louis, Inc.	\$215.11	\$172.50	24.71%	\$25,532,251	\$14,423,455	118,692	83,616
United Healthcare of the Midwest, Inc.	\$199.72	\$155.73	28.24%	\$895,229,799	\$707,290,617	4,482,408	4,541,654
Good Health HMO, Inc. dba Blue Care, Inc.	\$196.93	\$155.35	26.76%	\$56,315,792	\$54,915,250	285,970	353,487
Cox Health Systems HMO, Inc.	\$185.05	\$161.61	14.50%	\$40,462,510	\$36,252,044	218,661	224,315
Community Health Plan	\$181.69	\$162.95	11.50%	\$64,355,749	\$58,689,669	354,204	360,180
HealthNet, Inc.	\$177.52	\$141.26	25.67%	\$67,582,143	\$59,082,730	380,709	418,258
Mercy Health Plan of Missouri, Inc. dba Premier Health Plans	\$173.42	\$137.08	26.51%	\$220,926,516	\$179,796,853	1,273,937	1,311,639
One Health Plan of KS/MO	\$173.11	\$0.00	100.00%	\$804,289	\$0	4,646	0
HealthLink HMO, Inc. **	\$165.59	\$154.40	7.25%	\$18,939,065	\$52,795,928	114,371	341,949
Group Health Plan, Inc.	\$165.14	\$143.77	14.86%	\$270,465,994	\$243,248,832	1,637,817	1,691,914
Humana Health Plan, Inc.	\$164.59	\$146.33	12.47%	\$63,331,329	\$87,837,782	384,794	600,252
Kaiser Foundation Health Plan of Kansas City, Inc.	\$157.62	\$142.62	10.52%	\$14,147,809	\$57,965,980	89,758	406,448
Prudential Health Care Plan, Inc.	\$155.58	\$141.61	9.87%	\$40,729,232	\$76,050,564	261,782	537,051
FirstGuard Health Plan, Inc.	\$153.98	\$141.11	9.12%	\$19,262,761	\$10,525,962	125,103	74,594
HMO Missouri, Inc. dba Blue Choice	\$153.09	\$138.48	10.55%	\$158,922,702	\$195,385,329	1,038,071	1,410,946
Coventry Health Care of Kansas, Inc.	\$151.25	\$121.72	24.26%	\$97,625,096	\$58,934,994	645,468	484,188
US Healthcare, Inc. dba Aetna US Healthcare, Inc.	\$147.34	\$122.54	20.24%	\$108,811,428	\$41,612,876	738,488	339,590
CIGNA Healthcare of Ohio, Inc. dba CIGNA of KS/MO	\$143.68	\$98.42	45.99%	\$3,683,037	\$4,561,875	25,633	46,352
Blue Cross & Blue Shield of Kansas City	\$140.99	\$156.00	-9.62%	\$41,152,142	\$62,302,066	291,890	399,374
All HMOs with Missouri Premiums in 2001	\$177.05	\$146.90	20.52%	\$2,208,279,644	\$2,001,672,806	12,472,402	13,625,807

*Source: 2001 Annual Managed Care Supplemental Data

^Source: 2000 Annual Managed Care Supplemental Data

**Includes Missouri revenues of \$15,712,533 related to the provision of services to HMO enrollees but excluded from the 2001 Annual Financial Statement.

NOTE: Missouri Advantage and Medical Center Health Plan have been excluded from this report.

Cost Comparisons

for
Missouri Licensed HMOs

The following pages are new to the Missouri HMO Annual Report. Cost data is collected quarterly for all HMOs. All cost data is from the annual Managed Care Supplemental Data Filing, Cost of Services Table, for 2001.

This information shows how dollars are spent on different categories of health care. Historically, hospital costs represent the largest percentage of all medical costs. Partly because of its incentives to get preventive care before hospitalization is necessary, managed care was promoted as the most effective solution for addressing rapidly rising medical costs found from the 1970s to the early 1990s. As the data on these pages show, Missouri's commercial HMOs are spending nearly as much on other areas, including pharmacy and outpatient physician care, as they are spending on inpatient hospital care. The Medicare and Medicaid markets continue to exhibit hospital expenses that are far higher than expenses in other categories.

In recent years, rising pharmaceutical costs have received considerable attention in the media. While dramatic increases have occurred in drug related spending, health policy analysts tend to see pharmaceutical spending as an important 'release valve' slowing the rising cost of hospital care. In fact, they are spending more on average for outpatient prescriptions than inpatient hospital. Companies spending the least on prescription drug benefits tend to exhibit comparatively higher spending on inpatient hospital care and emergency care.

2001 Missouri Costs of Services for Commercial Services

HMO Name	Inpatient Hospital	Outpatient Hospital	Prescription Drugs (not Inpatient)	Surgeon, Anesthesia, etc.	Inpatient Physician, Surgeon, Anesthesia, etc.	Outpatient Physician, Surgeon, Anesthesia, etc.	Emergency Room	Inpatient Mental Health	Outpatient Mental Health	Diagnostic, X-Ray, Laboratory	Other	Subtotal	Total Copayment Costs	Total Medical Costs
Blue Cross & Blue Shield of Kansas City	\$8,961,356	\$5,475,855	\$6,032,189	\$3,534,551	\$11,002,251	\$2,250,180	\$210,270	\$1,513,444	\$4,570,955	\$0	\$43,551,051	\$4,924,240	\$38,626,811	
CIGNA Healthcare of Ohio, Inc. dba CIGNA of KS/MO	\$1,019,908	\$441,125	\$460,252	\$276,847	\$721,234	\$256,811	\$94,673	\$94,673	\$113,073	\$506,968	\$3,985,564	\$631,924	\$3,353,640	
CIGNA Healthcare of St. Louis, Inc.	\$4,302,533	\$2,457,921	\$4,866,574	\$1,540,075	\$2,685,129	\$760,790	\$233,153	\$396,989	\$2,054,301	\$3,308,672	\$22,606,137	\$1,782,380	\$20,823,757	
Community Health Plan	\$15,500,696	\$7,165,538	\$11,657,842	\$3,526,751	\$9,057,653	\$1,920,797	\$504,763	\$369,697	\$9,764,812	\$2,496,056	\$61,964,605	\$597,667	\$61,366,938	
Coventry Health Care of Kansas, Inc.	\$14,757,992	\$11,292,304	\$16,117,621	\$5,382,442	\$24,233,972	\$3,579,768	\$505,510	\$1,404,662	\$1,004,031	\$453,945	\$78,732,247	\$3,545,801	\$75,186,446	
Cox Health Systems HMO, Inc.	\$7,653,607	\$5,094,399	\$5,139,095	\$2,759,343	\$9,218,945	\$1,615,171	\$88,533	\$279,328	\$2,723,549	\$1,232,344	\$35,804,314	\$36,877	\$35,767,437	
FirstGuard Health Plan, Inc.	\$4,797,356	\$2,389,647	\$3,464,395	\$1,387,249	\$2,847,497	\$1,227,167	\$160,053	\$284,538	\$2,256,879	\$2,359,009	\$21,173,790	\$1,745,038	\$19,428,752	
Good Health HMO, Inc. dba Blue Care, Inc.	\$8,588,904	\$5,476,932	\$11,864,100	\$4,377,698	\$10,053,506	\$2,390,222	\$23,824	\$1,072,664	\$4,706,078	\$0	\$48,553,928	\$5,224,811	\$43,329,117	
Group Health Plan, Inc.	\$36,690,991	\$36,143,806	\$38,297,818	\$10,473,431	\$55,923,855	\$6,265,902	\$1,069,821	\$2,273,196	\$7,513,977	\$3,697,439	\$198,350,236	\$12,744,456	\$185,605,780	
HealthLink HMO, Inc.	\$5,660,283	\$572,826	\$3,000,518	\$1,380,336	\$1,187,956	\$727,064	\$194,965	\$578,209	\$3,738,278	\$3,644,671	\$20,685,106	\$1,971,604	\$18,713,502	
HealthNet, Inc.	\$5,553,546	\$8,047,159	\$9,057,289	\$3,068,434	\$15,377,379	\$1,177,710	\$303,012	\$715,812	\$3,242,343	\$948,146	\$47,490,830	\$4,338,561	\$43,152,269	
HMO Missouri, Inc. dba Blue Choice	\$19,376,212	\$34,918,206	\$25,029,640	\$12,303,892	\$11,882,597	\$3,351,790	\$577,914	\$4,026,938	\$5,741,047	\$15,558,556	\$132,766,792	\$17,579,566	\$115,187,226	
Humana Health Plan, Inc.	\$6,614,785	\$7,582,496	\$11,933,403	\$3,650,672	\$13,087,814	\$1,647,278	\$822,560	\$611,674	\$5,271,161	\$24,963,206	\$76,185,049	\$22,579,610	\$53,605,439	
Mercy Health Plan of Missouri, Inc. dba Premier Health Plans	\$44,136,226	\$29,441,696	\$37,982,358	\$12,054,960	\$44,936,671	\$3,522,827	\$3,077,368	\$716,908	\$35,448,717	\$6,192,200	\$217,509,931	\$5,536,188	\$211,973,743	
One Health Plan of KS/MO	\$59,461	\$108,861	\$55,729	\$11,361	\$31,026	\$26,538	\$0	\$24,301	\$15,022	\$41,017	\$373,316	\$0	\$373,316	
Prudential Health Care Plan, Inc.	\$7,311,806	\$7,817,676	\$10,435,215	\$3,806,682	\$5,301,600	\$1,638,946	\$613,046	\$0	\$668,863	\$2,701,682	\$40,295,516	\$2,455,912	\$37,839,604	
United Healthcare of the Midwest, Inc.	\$107,483,923	\$108,270,842	\$134,055,088	\$34,108,249	\$149,916,062	\$19,670,765	\$9,704,412	\$9,704,413	\$9,402,731	\$18,009,397	\$600,325,882	\$24,042,025	\$576,283,857	
US Healthcare, Inc. dba Aetna US Healthcare, Inc.	\$18,863,557	\$8,613,338	\$20,352,778	\$4,073,097	\$15,337,284	\$3,932,554	\$1,861,362	\$140	\$14,871,376	\$16,931,399	\$104,836,885	\$7,571,562	\$97,265,323	
Averages	\$17,629,619	\$15,628,368	\$19,433,439	\$5,984,226	\$21,266,802	\$3,109,016	\$1,113,624	\$1,337,088	\$6,283,733	\$5,724,706	\$97,510,621	\$6,517,123	\$90,993,498	

Source: 2001 HMO Annual Supplement Report

2001 Missouri Per Member Per Month Costs

for Commercial Services

HMO Name	Inpatient Hospital	Outpatient Hospital	Prescription Drugs (not Inpatient)	Surgeon, Anesthesia, etc.	Inpatient Physician, Surgeon, Anesthesia, etc.	Outpatient Physician, Surgeon, Anesthesia, etc.	Emergency Room	Inpatient Mental Health	Outpatient Mental Health	Diagnostic, X-Ray, Laboratory	Other	Subtotal	Total Capitation Costs	Total Medical Costs
Blue Cross & Blue Shield of Kansas City		\$30.70	\$18.76	\$20.67	\$12.11	\$37.69	\$7.71	\$0.72	\$5.18	\$15.66	\$0.00	\$149.20	\$16.87	\$132.33
CIGNA Healthcare of Ohio, Inc. dba CIGNA of KS/MO		\$39.79	\$17.21	\$17.96	\$10.80	\$28.14	\$10.02	\$3.69	\$3.69	\$4.41	\$19.78	\$155.49	\$24.65	\$130.83
CIGNA Healthcare of St. Louis, Inc.		\$36.25	\$20.71	\$41.00	\$12.98	\$22.62	\$6.41	\$1.96	\$3.34	\$17.31	\$27.88	\$190.46	\$15.02	\$175.44
Community Health Plan		\$43.76	\$20.23	\$32.91	\$9.96	\$25.57	\$5.42	\$1.43	\$1.04	\$27.57	\$7.05	\$174.94	\$1.69	\$173.25
Coventry Health Care of Kansas, Inc.		\$22.86	\$17.49	\$24.97	\$8.34	\$37.54	\$5.55	\$0.78	\$2.18	\$1.56	\$0.70	\$121.98	\$5.49	\$116.48
Cox Health Systems HMO, Inc.		\$35.00	\$23.30	\$23.50	\$12.62	\$42.16	\$7.39	\$0.40	\$1.28	\$12.46	\$5.64	\$163.74	\$0.17	\$163.57
FirstGuard Health Plan, Inc.		\$38.35	\$19.10	\$27.69	\$11.09	\$22.76	\$9.81	\$1.28	\$2.27	\$18.04	\$18.86	\$169.25	\$13.95	\$155.30
Good Health HMO, Inc. dba Blue Care, Inc.		\$30.03	\$19.15	\$41.49	\$15.31	\$35.16	\$8.36	\$0.08	\$3.75	\$16.46	\$0.00	\$169.79	\$18.27	\$151.52
Group Health Plan, Inc.		\$22.40	\$22.07	\$23.38	\$6.39	\$34.15	\$3.83	\$0.65	\$1.39	\$4.59	\$2.26	\$121.11	\$7.78	\$113.33
HealthLink HMO, Inc.		\$49.49	\$5.01	\$26.23	\$12.07	\$10.39	\$6.36	\$1.70	\$5.06	\$32.69	\$31.87	\$180.86	\$17.24	\$163.62
HealthNet, Inc.		\$14.59	\$21.14	\$23.79	\$8.06	\$40.39	\$3.09	\$0.80	\$1.88	\$8.52	\$2.49	\$124.74	\$11.40	\$113.35
HMO Missouri, Inc. dba Blue Choice		\$18.67	\$33.64	\$24.11	\$11.85	\$11.45	\$3.23	\$0.56	\$3.88	\$5.53	\$14.99	\$127.90	\$16.93	\$110.96
Humana Health Plan, Inc.		\$17.19	\$19.71	\$31.01	\$9.49	\$34.01	\$4.28	\$2.14	\$1.59	\$13.70	\$64.87	\$197.99	\$58.68	\$139.31
Mercy Health Plan of Missouri, Inc. dba Premier Health Plans		\$34.65	\$23.11	\$29.81	\$9.46	\$35.27	\$2.77	\$2.42	\$0.56	\$27.83	\$4.86	\$170.74	\$4.35	\$166.39
One Health Plan of KS/MO		\$12.80	\$23.43	\$12.00	\$2.45	\$6.68	\$5.71	\$0.00	\$5.23	\$3.23	\$8.83	\$80.35	\$0.00	\$80.35
Prudential Health Care Plan, Inc.		\$27.93	\$29.86	\$39.86	\$14.54	\$20.25	\$6.26	\$2.34	\$0.00	\$2.56	\$10.32	\$153.93	\$9.38	\$144.55
United Healthcare of the Midwest, Inc.		\$23.98	\$24.15	\$29.91	\$7.61	\$33.45	\$4.39	\$2.16	\$2.17	\$2.10	\$4.02	\$133.93	\$5.36	\$128.57
US Healthcare, Inc. dba Aetna US Healthcare, Inc.		\$25.54	\$11.66	\$27.56	\$5.52	\$20.77	\$5.33	\$2.52	\$0.00	\$20.14	\$22.93	\$141.96	\$10.25	\$131.71
Averages		\$29.11	\$20.54	\$27.66	\$10.04	\$27.69	\$5.88	\$1.42	\$2.47	\$13.02	\$13.74	\$151.58	\$13.19	\$138.38

2001 Missouri Costs of Services for Medicare Services

HMO Name	Inpatient Hospital	Outpatient Hospital	Prescription Drugs (not Inpatient)	Inpatient Physician, Surgeon, Anesthesia, etc.	Outpatient Physician, Surgeon, Anesthesia, etc.	Emergency Room	Inpatient Mental Health	Outpatient Mental Health	Diagnostic, X-Ray, Laboratory	Other	Subtotal	Total Capitation Costs	Total Medical Costs
Blue Cross & Blue Shield of Kansas City	\$12,275,480	\$4,028,711	\$1,502,292	\$4,295,038	\$7,248,982	\$969,008	\$243,781	\$335,426	\$3,750,798	\$0	\$34,649,516	\$3,252,495	\$31,397,021
Coventry Health Care of Kansas, Inc.	\$21,270,380	\$2,018,739	\$4,111,768	\$296,066	\$2,174,657	\$359,028	\$103,940	\$51,250	\$429,534	\$537,684	\$31,353,046	\$17,541,958	\$13,811,088
Group Health Plan, Inc.	\$24,781,534	\$16,184,396	\$4,611,621	\$4,093,629	\$15,495,160	\$678,258	\$115,120	\$243,344	\$2,229,330	\$1,861,991	\$70,294,383	\$2,286,404	\$68,007,979
HealthNet, Inc.	\$15,708,047	\$10,210,983	\$1,892,895	\$4,900,530	\$19,410,120	\$572,303	\$268,544	\$98,024	\$3,674,467	\$798,324	\$57,534,237	\$7,349,147	\$50,185,090
Humana Health Plan, Inc.	\$13,340,985	\$7,129,104	\$414,704	\$3,311,441	\$10,501,192	\$924,398	\$1,147,752	\$188,496	\$4,051,367	\$36,739,296	\$77,748,735	\$32,795,202	\$44,953,533
Mercy Health Plan of Missouri, Inc. dba Premier Health Plans	\$33,705,709	\$9,471,120	\$8,939,519	\$5,741,543	\$19,193,605	\$366,746	\$597,803	\$146,505	\$12,659,572	\$5,500,494	\$96,322,615	\$3,208,514	\$93,114,101
United Healthcare of the Midwest, Inc.	\$87,648,559	\$41,056,322	\$18,425,611	\$11,064,970	\$70,951,635	\$4,335,438	\$1,557,190	\$1,557,190	\$2,195,158	\$17,060,497	\$255,852,570	\$37,873,342	\$217,979,228
Averages	\$29,818,670	\$12,871,339	\$5,699,773	\$4,814,745	\$20,710,764	\$1,172,168	\$576,304	\$374,319	\$4,141,461	\$8,928,327	\$89,107,872	\$14,901,009	\$74,206,863

2001 Costs of Services for PACE Services

HMO Name	Inpatient Hospital	Outpatient Hospital	Prescription Drugs (not Inpatient)	Inpatient Physician, Surgeon, Anesthesia, etc.	Outpatient Physician, Surgeon, Anesthesia, etc.	Emergency Room	Inpatient Mental Health	Outpatient Mental Health	Diagnostic, X-Ray, Laboratory	Other	Subtotal	Total Capitation Costs	Total Medical Costs
Alexian Brothers Community Services of St. Louis, Inc.	\$592,310	\$176,882	\$251,903	\$112,753	\$191,612	\$72,502	\$47,699	\$8,253	\$74,505	\$860,390	\$2,388,809	\$35,818	\$2,352,991

2001 Missouri Per Member Per Month Costs
for Medicare Services

HMO Name														
	Inpatient Hospital	Outpatient Hospital	Prescription Drugs (not Inpatient)	Inpatient Physician, Surgeon, Anesthesia, etc.	Outpatient Physician, Surgeon, Anesthesia, etc.	Emergency Room	Inpatient Mental Health	Outpatient Mental Health	Diagnostic, X-Ray, Laboratory	Other	Subtotal	Total Capitation Costs	Total Medical Costs	
Blue Cross & Blue Shield of Kansas City		\$202.25	\$66.38	\$24.75	\$70.77	\$119.43	\$15.97	\$4.02	\$5.53	\$61.80	\$0.00	\$570.89	\$53.59	\$517.30
Coventry Health Care of Kansas, Inc.		\$278.00	\$26.38	\$53.74	\$3.87	\$28.42	\$4.69	\$1.36	\$0.67	\$5.61	\$7.03	\$409.78	\$229.27	\$180.51
Group Health Plan, Inc.		\$182.52	\$119.20	\$33.96	\$30.15	\$114.12	\$5.00	\$0.85	\$1.79	\$16.42	\$13.71	\$517.72	\$16.84	\$500.88
HealthNet, Inc.		\$106.63	\$69.32	\$12.85	\$33.27	\$131.77	\$3.89	\$1.82	\$0.67	\$24.94	\$5.42	\$390.57	\$49.89	\$340.68
Humana Health Plan, Inc.		\$25.54	\$11.66	\$27.56	\$5.52	\$20.77	\$5.33	\$2.52	\$0.00	\$20.14	\$22.93	\$141.96	\$10.25	\$131.71
Mercy Health Plan of Missouri, Inc. dba Premier Health Plans		\$168.90	\$47.46	\$44.80	\$28.77	\$96.18	\$1.84	\$3.00	\$0.73	\$63.44	\$27.56	\$482.68	\$16.08	\$466.60
United Healthcare of the Midwest, Inc.		\$127.77	\$59.85	\$26.86	\$16.13	\$103.43	\$6.32	\$2.27	\$2.27	\$3.20	\$24.87	\$372.97	\$55.21	\$317.76
Averages		\$155.95	\$57.18	\$32.07	\$26.92	\$87.73	\$6.15	\$2.26	\$1.67	\$27.94	\$14.50	\$412.37	\$61.59	\$350.78

2001 Per Member Per Month Costs
for PACE Services

HMO Name	Inpatient Hospital	Outpatient Hospital	Prescription Drugs (not Inpatient)	Inpatient Physician, Surgeon, Anesthesia, etc.	Outpatient Physician, Surgeon, Anesthesia, etc.	Emergency Room	Inpatient Mental Health	Outpatient Mental Health	Diagnostic, X-Ray, Laboratory	Other	Subtotal	Total Capitation Costs	Total Medical Costs
Alexian Brothers Community Services of St. Louis, Inc.	\$ 494.42	\$ 147.65	\$ 210.27	\$ 94.12	\$ 159.94	\$ 60.52	\$ 39.82	\$ 6.89	\$ 62.19	\$ 718.19	\$ 1,994.00	\$ 29.90	\$ 1,964.10

2001 Missouri Costs of Services for Medicaid Services

HMO Name	Inpatient Hospital	Outpatient Hospital	Prescription Drugs (not Inpatient)	Surgeon, Anesthesia, etc.	Inpatient Physician, Surgeon, Anesthesia, etc.	Outpatient Physician, Surgeon, Anesthesia, etc.	Emergency Room	Inpatient Mental Health	Outpatient Mental Health	Diagnostic, X-Ray, Laboratory	Other	Subtotal	Total Capitation Costs	Total Medical Costs
Alliance for Community Health, LLC		\$8,347,519	\$4,936,856	\$4,797,454	\$2,067,500	\$1,176,395	\$4,542,182	\$525,200	\$511,379	\$509,625	\$8,565,559	\$35,979,669	\$6,712,155	\$29,267,514
Blue Cross & Blue Shield of Kansas City		\$9,370,366	\$4,249,153	\$4,744,764	\$3,026,621	\$8,564,052	\$4,098,205	\$438,295	\$1,705,162	\$2,594,994	\$0	\$38,791,612	\$5,225,251	\$33,566,361
Children's Mercy/Truman Med Cntr dba Family Health Partners		\$21,970,196	\$10,420,505	\$9,999,667	\$2,282,878	\$10,424,903	\$7,980,753	\$510,287	\$3,713,200	\$2,997,762	\$5,432,234	\$75,732,385	\$9,294,021	\$66,438,364
FirstGuard Health Plan, Inc.		\$14,781,588	\$2,731,597	\$5,445,320	\$2,443,139	\$3,093,450	\$3,640,447	\$540,219	\$687,551	\$1,910,140	\$5,773,312	\$41,046,763	\$5,200,857	\$35,845,906
Healthcare USA of Missouri, LLC		\$44,815,350	\$4,321,871	\$28,081,116	\$9,634,746	\$34,609,222	\$18,888,281	\$16,754,598	\$2,370,733	\$12,627,004	\$12,279,581	\$184,382,502	\$27,637,155	\$156,745,347
HealthNet, Inc.		\$3,905,306	\$2,085,587	\$2,286,871	\$1,196,417	\$3,190,011	\$1,619,275	\$241,420	\$228,099	\$823,202	\$1,265,828	\$16,842,016	\$2,155,642	\$14,686,374
Medical Center Health Plan		\$22,072,119	\$2,423,415	\$8,586,198	\$11,199,357	\$10,214,327	\$5,603,888	\$1,098,959	\$1,755,480	\$3,846,886	\$4,349,055	\$71,149,684	\$9,640,470	\$61,509,214
Mercy Health Plan of Missouri, Inc. dba Premier Health Plans		\$7,359,076	\$2,654,112	\$5,099,054	\$1,613,992	\$5,202,670	\$2,213,070	\$1,336,940	\$285,172	\$2,499,590	\$3,230,751	\$31,494,426	\$4,152,857	\$27,341,569
Missouri Care		\$8,592,879	\$6,518,829	\$6,459,893	\$2,323,572	\$4,606,599	\$3,569,621	\$0	\$1,364,829	\$892,554	\$2,981,388	\$37,310,164	\$3,229,463	\$34,080,701
Averages		\$15,690,489	\$4,482,436	\$8,388,926	\$3,976,469	\$9,009,070	\$5,795,080	\$2,382,880	\$1,402,401	\$3,189,084	\$4,875,301	\$59,192,136	\$8,138,652	\$51,053,483

NOTE: Incurred but not reported (IBNR) cost data has been excluded.

Source: 2001 HMO Annual Supplement Report

2001 Missouri Per Member Per Month Costs
for Medicaid Services

HMO Name	Inpatient Hospital	Outpatient Hospital	Prescription Drugs (not Inpatient)	Surgeon, Anesthesia, etc.	Inpatient Physician, Surgeon, Anesthesia, etc.	Outpatient Physician, Surgeon, Anesthesia, etc.	Emergency Room	Inpatient Mental Health	Outpatient Mental Health	Diagnostic, X-Ray, Laboratory	Other	Subtotal	Total Capitation Costs	Total Medical Costs	
Alliance for Community Health, LLC		\$21.66	\$12.81	\$12.45	\$5.37	\$3.05	\$11.79	\$1.36	\$1.33	\$1.32		\$22.23	\$93.37	\$17.42	\$75.95
Blue Cross & Blue Shield of Kansas City		\$30.35	\$13.76	\$15.37	\$9.80	\$27.74	\$13.27	\$1.42	\$5.52	\$8.41		\$0.00	\$125.64	\$16.92	\$108.72
Children's Mercy/Truman Med Cntr dba Family Health Partners		\$41.94	\$19.89	\$19.09	\$4.36	\$19.90	\$15.23	\$0.97	\$7.09	\$5.72		\$10.37	\$144.56	\$17.74	\$126.82
FirstGuard Health Plan, Inc.		\$43.42	\$8.02	\$16.00	\$7.18	\$9.09	\$10.69	\$1.59	\$2.02	\$5.61		\$16.96	\$120.58	\$15.28	\$105.30
Healthcare USA of Missouri, LLC		\$27.83	\$2.68	\$17.44	\$5.98	\$21.49	\$11.73	\$10.40	\$1.47	\$7.84		\$7.62	\$114.49	\$17.16	\$97.33
HealthNet, Inc.		\$22.32	\$11.92	\$13.07	\$6.84	\$18.23	\$9.25	\$1.38	\$1.30	\$4.70		\$7.23	\$96.26	\$12.32	\$83.94
Medical Center Health Plan		\$36.75	\$4.04	\$14.30	\$18.65	\$17.01	\$9.33	\$1.83	\$2.92	\$6.41		\$7.24	\$118.47	\$16.05	\$102.42
Mercy Health Plan of Missouri, Inc. dba Premier Health Plans		\$28.75	\$10.37	\$19.92	\$6.30	\$20.32	\$8.64	\$5.22	\$1.11	\$9.76		\$12.62	\$123.03	\$16.22	\$106.80
Missouri Care		\$28.88	\$21.91	\$21.71	\$7.81	\$15.48	\$12.00	\$0.00	\$4.59	\$3.00		\$10.02	\$125.41	\$10.85	\$114.55
Averages		\$31.32	\$11.71	\$16.59	\$8.03	\$16.92	\$11.33	\$2.69	\$3.04	\$5.86		\$10.48	\$117.98	\$15.55	\$102.43

NOTE: Incurred but not reported (IBNR) cost data has been excluded.

Source: 2001 HMO Annual Supplement Report

Results of Nationwide Operations

Missouri Licensed HMOs

Source: 2001 HMO Annual Financial Statements submitted to the Missouri Department of Insurance unless otherwise noted.

Please note: this section contains the plan wide operations data for Blue Cross & Blue Shield of Kansas City, not just the HMO business. This company is operated under a dual Health Services Corporation and Health Maintenance Organization license, per §354.475 RSMo. MDI determined in 1999 that this company shall comply with laws governing HMOs in Missouri, including laws requiring HMOs to file data with MDI.

Balance Sheet Items

- A. % Missouri Business** - Reported Missouri premium-related revenues relative to reported total nationwide premium related-revenues. Premium related revenue includes commercial premiums and Medicare and Medicaid revenues recorded on a prepaid basis for the provision of contracted health services.
- B. Total Cash and Short Term Investments** - Cash on hand and investments maturing in one year or less, excluding cash restricted for statutory insolvency reserve requirements or held for contract reserves (e.g., Medicaid grants).
- C. Premium & Health Care Receivables** - Gross amounts collectible for services rendered less the amount accrued for premiums determined to be uncollectible. Excludes fee-for-service revenues.
- D. Total Assets** - Permitted assets determined in accordance with statutory requirements. Includes: cash; premiums receivable; investment income receivable; health care receivables; short-term and long-term investments; amounts due from affiliates; property and equipment; and aggregate write-ins for other assets.
- E. Total Liabilities** - All obligations, determined in accordance with state statutes, for which an HMO is financially responsible. Includes: Claims unpaid, unpaid claims adjustment expenses, claim reserves, premiums received in advance, general expenses due or accrued, federal and foreign income taxes payable, amounts due to parent, subsidiaries and affiliates, borrowed money.
- F. Total Capital & Surplus** - Includes: Common capital stock, preferred capital stock, gross paid in and contributed surplus, surplus notes, unassigned funds, less treasury stock at cost.
- G. Total Liabilities, Capital & Surplus** – Includes: Total Liabilities plus Total Capital & Surplus.

2001 Nationwide Operations

Balance Sheet Items

	A	B	C	D	E	F	G
Health Maintenance Organizations Licensed & Active in Missouri in 2001	MO %	Cash & Short Term Investments	Premium & Health Care Receivables	Total Assets	Total Liabilities	Total Capital & Surplus	Total Liabilities, Capital and Surplus
Alexian Brothers Community Services of St. Louis, Inc.	100.0%	\$78,129	\$520,718	\$3,396,731	\$1,485,522	\$1,911,210	\$3,396,732
Alliance for Community Health, LLC	100.0%	\$13,651,819	\$4,719,165	\$18,896,253	\$10,965,061	\$7,931,192	\$18,896,253
Blue Cross & Blue Shield of Kansas City	23.5%	\$16,635,151	\$15,885,964	\$341,992,716	\$189,458,165	\$152,534,551	\$341,992,716
Children's Mercy/Truman Med Cntr dba Family Health Partners	94.0%	\$8,306,683	\$8,209,299	\$17,282,043	\$14,642,621	\$2,639,422	\$17,282,043
CIGNA Healthcare of Ohio, Inc. dba CIGNA of KS/MO	10.0%	\$8,819,830	\$437,176	\$24,070,022	\$17,168,365	\$6,901,657	\$24,070,022
CIGNA Healthcare of St. Louis, Inc.	83.0%	\$1,461,231	\$107,531	\$8,305,691	\$4,832,464	\$3,473,227	\$8,305,691
Community Health Plan	98.8%	\$4,823,448	\$2,338,242	\$9,673,110	\$8,300,361	\$1,372,749	\$9,673,110
Coventry Health Care of Kansas, Inc.	39.6%	\$32,252,713	\$11,412,326	\$88,786,725	\$65,724,112	\$23,062,614	\$88,786,726
Cox Health Systems HMO, Inc.	100.0%	\$6,059,536	\$68,471	\$6,467,214	\$4,228,806	\$2,238,409	\$6,467,215
FirstGuard Health Plan, Inc.	96.0%	\$14,288,728	\$5,388,347	\$23,229,824	\$18,680,355	\$4,549,469	\$23,229,824
Good Health HMO, Inc. dba Blue Care, Inc.	60.1%	(\$701,853)	\$1,701,075	\$31,391,562	\$14,075,964	\$17,315,598	\$31,391,562
Group Health Plan, Inc.	69.6%	\$24,746,976	\$7,417,126	\$139,935,106	\$104,171,547	\$35,763,559	\$139,935,106
Healthcare USA of Missouri, LLC	100.0%	\$5,784,059	\$21,480,100	\$50,026,167	\$26,457,790	\$23,568,377	\$50,026,167
HealthLink HMO, Inc.*	82.0%	\$11,405,426	\$300,006	\$19,907,086	\$5,132,002	\$14,775,084	\$19,907,086
HealthNet, Inc.	59.2%	\$38,082,765	\$7,944,202	\$66,063,522	\$47,030,537	\$19,032,985	\$66,063,522
HMO Missouri, Inc. dba Blue Choice	100.0%	\$8,936,392	\$19,775,312	\$67,812,308	\$39,505,875	\$28,306,433	\$67,812,308
Humana Health Plan, Inc.	6.3%	\$96,201,597	\$42,442,512	\$432,915,096	\$279,684,347	\$153,230,749	\$432,915,096
Kaiser Foundation Health Plan of Kansas City, Inc.	65.8%	\$3,383,466	\$447,204	\$40,213,214	\$35,161,427	\$5,051,787	\$40,213,214
Medical Center Health Plan	100.0%	\$10,716,104	\$9,112,880	\$21,261,646	\$18,371,843	\$2,889,803	\$21,261,646
Mercy Health Plan of Missouri, Inc. dba Premier Health Plans	88.2%	\$51,208,340	\$16,296,196	\$70,434,232	\$54,597,554	\$15,836,678	\$70,434,232
Missouri Advantage	100.0%	\$569,002	\$0	\$1,354,415	\$17,984	\$1,336,428	\$1,354,412
Missouri Care	100.0%	\$5,139,300	\$5,418,949	\$11,779,602	\$7,829,323	\$3,950,279	\$11,779,602
One Health Plan of KS/MO	100.0%	\$880,102	\$0	\$4,152,891	\$1,300,199	\$2,852,692	\$4,152,891
Prudential Health Care Plan, Inc.	4.1%	\$27,337,409	\$46,383,508	\$395,810,075	\$181,089,625	\$214,720,450	\$395,810,075
United Healthcare of the Midwest, Inc.	87.1%	\$67,852,274	\$34,202,577	\$341,719,623	\$223,867,858	\$117,851,765	\$341,719,623
US Healthcare, Inc. dba Aetna US Healthcare, Inc.	72.3%	\$30,503,489	\$2,183,400	\$43,213,378	\$28,938,293	\$14,275,085	\$43,213,378
All HMOs	45.1%	\$488,422,116	\$264,192,286	\$2,280,090,252	\$1,402,718,000	\$877,372,252	\$2,280,090,252
•HMOs with MO% of Business > 60% (20 HMOs)	85.8%	\$269,092,651	\$139,686,598	\$930,452,096	\$622,562,849	\$307,889,246	\$930,452,095

Percent Missouri Business is based on premium earned information from the 2001 Annual Statement Premiums, Enrollment and Utilization Table for Missouri (page 34.MO).

*Includes plan wide revenues of \$19,146,616 related to the provision of services to HMO enrollees but excluded from the 2001 Annual Financial Statement.

•Excludes Blue Cross & Blue Shield of Kansas City, CIGNA Healthcare of Ohio, Coventry Health Care of Kansas, HealthNet, Humana Health Plan, and Prudential Health Care Plan.

Income Statement Items

- A. Missouri % of “A”** - Reported Missouri premium related revenues relative to reported total nationwide premium related revenues (before premiums ceded for reinsurance). Premium related revenue includes commercial premiums and Medicare and Medicaid revenues recorded on a prepaid basis for the provision of contracted health services.
- B. Net Premium Income** - Total commercial premiums and Medicare and Medicaid revenues recorded by nationwide business operations on a prepaid basis for the provision of contracted health services, net of premiums ceded for reinsurance. Premium revenues do not include fee-for-service revenues.
- C. Total Revenue** – Includes: Premium related revenues, fee-for-service revenue, risk revenue, and changes in unearned premium reserves.
- D. Total Medical & Hospital Expense** - Includes: Hospital/medical benefits; other professional services; outside referrals; emergency room and out-of-network; incentive pool and withhold adjustments; aggregate write-ins, **LESS** net reinsurance claims incurred; co-payments; coordination of benefits; and subrogation.
- E. Net Underwriting Gains (Losses)** - Includes: Total revenues **LESS** Total underwriting deductions.
- F. Net Investment Gains (Losses)** - Includes: Net investment income earned plus Net realized capital gains or (losses).
- G. Federal & Foreign Income Taxes** – Federal and foreign income taxes paid for the year.
- H. Net Income (Loss)** - Income adjusted for federal and foreign income taxes paid.

2001 Nationwide Operations

Income Statement Items

	A	B	C	D	E	F	G	H
Health Maintenance Organizations Licensed & Active in Missouri in 2001	MO %	Net Premium Income	Total Revenue	Total Medical & Hospital Expense	Net Underwriting Gains (Losses)	Net Investment Gains (Losses)	Federal & Foreign Income Taxes	Net Income (Loss)
Alexian Brothers Community Services of St. Louis, Inc.	100.0%	\$4,161,526	\$4,668,073	\$5,000,811	(\$2,179,122)	\$19,392	\$0	(\$2,082,145)
Alliance for Community Health, LLC	100.0%	\$40,333,109	\$45,030,905	\$35,844,649	\$3,519,534	\$405,404	\$137,185	\$4,348,195
Blue Cross & Blue Shield of Kansas City	23.5%	\$523,880,872	\$525,140,731	\$418,973,180	\$5,099,890	(\$12,532,771)	\$230,900	(\$7,663,781)
Children's Mercy/Truman Med Cntr dba Family Health Partners	94.0%	\$72,652,442	\$72,652,442	\$66,419,796	(\$992,666)	\$340,860	\$0	(\$602,118)
CIGNA Healthcare of Ohio, Inc. dba CIGNA of KS/MO	10.0%	\$37,639,015	\$37,639,015	\$29,148,260	(\$1,760,478)	(\$143,006)	(\$74,113)	(\$1,792,739)
CIGNA Healthcare of St. Louis, Inc.	83.0%	\$30,564,472	\$30,564,472	\$27,384,714	(\$120,594)	\$371,268	\$173,061	\$77,613
Community Health Plan	98.8%	\$65,132,785	\$65,158,042	\$63,567,796	(\$8,491,651)	\$247,648	\$0	(\$8,244,003)
Coventry Health Care of Kansas, Inc.	39.6%	\$339,631,570	\$339,971,688	\$313,129,370	(\$12,970,026)	\$2,804,197	(\$2,955,722)	(\$7,326,403)
Cox Health Systems HMO, Inc.	100.0%	\$40,209,314	\$40,339,117	\$35,567,262	(\$1,504,972)	\$230,602	\$0	(\$1,274,370)
FirstGuard Health Plan, Inc.	96.0%	\$68,907,724	\$76,751,695	\$65,083,748	(\$1,716,035)	\$685,764	(\$199,177)	(\$831,094)
Good Health HMO, Inc. dba Blue Care, Inc.	60.1%	\$93,746,100	\$93,746,100	\$80,645,298	(\$173,510)	\$2,309,246	\$755,300	\$1,380,436
Group Health Plan, Inc.	69.6%	\$495,235,306	\$496,816,071	\$440,667,483	\$4,142,026	\$7,113,231	\$3,882,881	\$5,951,719
Healthcare USA of Missouri, LLC	100.0%	\$214,037,125	\$214,037,125	\$181,164,168	\$10,007,396	\$1,535,026	\$4,183,811	\$7,358,611
HealthLink HMO, Inc.*	82.0%	\$23,091,153	\$55,371,454	\$21,202,886	\$6,906,600	\$537,111	\$3,002,496	\$4,441,215
HealthNet, Inc.	59.2%	\$268,650,465	\$270,082,291	\$236,371,710	\$2,493,430	\$2,005,160	\$304,739	\$4,309,451
HMO Missouri, Inc. dba Blue Choice	100.0%	\$160,631,036	\$158,922,702	\$121,135,370	\$12,240,231	\$1,797,769	\$4,844,175	\$9,469,807
Humana Health Plan, Inc.	6.3%	\$2,258,705,920	\$2,258,705,920	\$1,998,297,477	(\$48,481,779)	\$10,344,619	(\$22,603,101)	(\$15,300,865)
Kaiser Foundation Health Plan of Kansas City, Inc.	65.8%	\$29,170,467	\$29,610,924	\$29,250,209	(\$852,215)	\$627,974	\$0	\$615,759
Medical Center Health Plan	100.0%	\$82,139,581	\$82,139,581	\$64,883,934	\$694,034	\$756,835	\$0	\$1,114,903
Mercy Health Plan of Missouri, Inc. dba Premier Health Plans	88.2%	\$400,529,418	\$402,648,974	\$377,768,985	(\$4,579,042)	\$1,682,428	\$0	(\$2,647,200)
Missouri Advantage	100.0%	(\$218,290)	(\$218,290)	(\$217,762)	(\$312,631)	\$30,436	\$0	(\$282,195)
Missouri Care	100.0%	\$43,900,021	\$43,900,021	\$38,282,914	(\$608,327)	\$192,733	\$0	(\$415,594)
One Health Plan of KS/MO	100.0%	\$804,289	\$804,289	\$710,844	(\$378,472)	\$237,443	(\$67,223)	(\$73,806)
Prudential Health Care Plan, Inc.	4.1%	\$986,495,867	\$986,726,678	\$939,400,098	(\$63,531,625)	\$31,543,281	(\$23,778,448)	(\$8,180,647)
United Healthcare of the Midwest, Inc.	87.1%	\$1,418,470,015	\$1,418,470,015	\$1,174,563,824	\$29,560,116	\$11,644,180	\$12,083,182	\$29,145,145
US Healthcare, Inc. dba Aetna US Healthcare, Inc.	72.3%	\$150,574,926	\$150,574,926	\$161,376,984	(\$25,608,809)	\$1,124,316	(\$10,514,000)	(\$13,970,493)
All HMOs	45.1%	\$7,849,076,228	\$7,900,254,961	\$6,925,624,008	(\$99,598,697)	\$65,911,146	(\$30,594,054)	(\$2,474,599)
•HMOs with MO% of Business > 60% (20 HMOs)	85.8%	\$3,434,072,519	\$3,481,988,638	\$2,990,303,913	\$19,551,891	\$31,889,666	\$18,281,691	\$33,480,385

Percent Missouri Business is based on premium earned information from the 2001 Annual Statement Premiums, Enrollment and Utilization Table for Missouri (page 34.MO)

*Includes plan wide revenues of \$19,146,616 related to the provision of services to HMO enrollees but excluded from the 2001 Annual Financial Statement.

•Excludes Blue Cross & Blue Shield of Kansas City, CIGNA Healthcare of Ohio, Coventry Health Care of Kansas, HealthNet, Humana Health Plan, and Prudential Health Care Plan.

Revenues by Category

- A. Total Commercial Premiums** - Revenue recognized on a prepaid basis from individuals and groups for provision of a specified range of health services over a defined period of time, excluding unearned premiums, which are payments booked in advance of the period to which they apply.
- B. Total Medicare Premiums** - Revenue for services provided to Medicare beneficiaries per arrangement with the Center for Medicare and Medicaid Services (CMS).
- C. Total Medicaid Premiums** - Revenue for services provided to Medicaid beneficiaries per arrangements with the state agencies administering medical assistance under Title XIX of the Social Security Act.
- D. Total Premium Related Revenue (A+B+C)** - Total commercial premiums, Medicare and Medicaid revenues recorded by nationwide business operations on a prepaid basis for the provision of contracted health services.
- E. Missouri % of “D”** - Reported Missouri premium related revenues relative to reported total nationwide premium related revenues.
- F. Change in Premium Reserves**
- G. Total Fee-For-Service Revenue** - Revenue for the provision of health services to non-HMO members and to members for health services not covered by their benefit plan.
- H. Risk Revenue** - Revenue from investment, deposit, and reserve accounts.
- I. Total Aggregate Write-ins for Other Revenues** – Miscellaneous revenues not allocated to any other area of the Statement of Revenues, Expenses and Net Worth.
- J. Total Revenue (D+F+G+H+I)** - Total Premium Related Revenue + Change in Premium Reserves + Fee-for-Services Revenues + Risk Revenue + Aggregate Write-ins for Other Revenues.

2001 Nationwide Operations

Revenues by Category

Health Maintenance Organizations Licensed & Active in Missouri in 2001	A Total Commercial Premiums	B Total Medicare Premiums	C Total Medicaid Premiums	D Total Premium Related Rev. (A+B+C)	E MO %	F Change in Premium Reserves	G Total Fee-for-Service Revenue	H Risk Revenue	I Total Aggregate Write-Ins	J Total Revenue (D+F+G+H+I)
Alexian Brothers Community Services of St. Louis, Inc.	\$0	\$4,161,526	\$0	\$4,161,526	100.0%	\$0	\$0	\$0	\$506,547	\$4,668,073
Alliance for Community Health, LLC	\$0	\$0	\$40,333,109	\$40,333,109	100.0%	\$0	\$0	\$0	\$4,697,796	\$45,030,905
Blue Cross & Blue Shield of Kansas City	\$389,988,006	\$80,491,631	\$32,319,332	\$502,798,969	23.5%	\$1,259,859	\$0	\$0	\$0	\$525,140,731
Children's Mercy/Truman Med Cntr dba Family Health Partners	\$0	\$0	\$73,215,207	\$73,215,207	94.0%	\$0	\$0	\$0	\$0	\$72,652,442
CIGNA Healthcare of Ohio, Inc. dba CIGNA of KS/MO	\$36,621,058	\$101,360	\$0	\$36,722,418	10.0%	\$0	\$0	\$0	\$0	\$37,639,015
CIGNA Healthcare of St. Louis, Inc.	\$30,761,748	\$0	\$0	\$30,761,748	83.0%	\$0	\$0	\$0	\$0	\$30,564,472
Community Health Plan	\$65,132,785	\$0	\$0	\$65,132,785	98.8%	\$0	\$0	\$0	\$25,257	\$65,158,042
Coventry Health Care of Kansas, Inc.	\$288,871,942	\$56,234,055	\$0	\$345,105,997	39.6%	\$0	\$0	\$0	\$340,118	\$339,971,688
Cox Health Systems HMO, Inc.	\$40,462,510	\$0	\$0	\$40,462,510	100.0%	\$0	\$0	\$0	\$129,803	\$40,339,117
FirstGuard Health Plan, Inc.	\$22,090,322	\$0	\$48,290,914	\$70,381,236	96.0%	\$0	\$0	\$0	\$7,843,971	\$76,751,695
Good Health HMO, Inc. dba Blue Care, Inc.	\$93,778,385	\$0	\$0	\$93,778,385	60.1%	\$0	\$0	\$0	\$0	\$93,746,100
Group Health Plan, Inc.	\$370,420,467	\$128,832,897	\$0	\$499,253,364	69.6%	\$0	\$0	\$0	\$1,580,765	\$496,816,071
Healthcare USA of Missouri, LLC	\$0	\$0	\$214,037,125	\$214,037,125	100.0%	\$0	\$0	\$0	\$0	\$214,037,125
HealthLink HMO, Inc.*	\$23,091,153	\$0	\$0	\$23,091,153	82.0%	\$0	\$0	\$0	\$13,133,685	\$55,371,454
HealthNet, Inc.	\$127,120,430	\$120,100,456	\$24,032,273	\$271,253,159	59.2%	\$0	\$0	\$0	\$1,431,826	\$270,082,291
HMO Missouri, Inc. dba Blue Choice	\$158,922,702	\$0	\$0	\$158,922,702	100.0%	(\$1,708,334)	\$0	\$0	\$0	\$158,922,702
Humana Health Plan, Inc.	\$1,266,193,528	\$996,110,709	\$25,095,783	\$2,287,400,020	6.3%	\$0	\$0	\$0	\$0	\$2,258,705,920
Kaiser Foundation Health Plan of Kansas City, Inc.	\$21,879,200	\$7,291,267	\$0	\$29,170,467	65.8%	\$0	\$12,968	\$0	\$427,489	\$29,610,924
Medical Center Health Plan	\$3,661	\$0	\$82,135,920	\$82,139,581	100.0%	\$0	\$0	\$0	\$0	\$82,139,581
Mercy Health Plan of Missouri, Inc. dba Premier Health Plans	\$256,370,140	\$112,033,720	\$32,731,670	\$401,135,530	88.2%	\$0	\$0	\$0	\$2,119,556	\$402,648,974
Missouri Advantage	(\$218,290)	\$0	\$0	(\$218,290)	100.0%	\$0	\$0	\$0	\$0	(\$218,290)
Missouri Care	\$0	\$0	\$43,900,021	\$43,900,021	100.0%	\$0	\$0	\$0	\$0	\$43,900,021
One Health Plan of KS/MO	\$804,289	\$0	\$0	\$804,289	100.0%	\$0	\$0	\$0	\$0	\$804,289
Prudential Health Care Plan, Inc.	\$991,159,165	(\$631,344)	\$526,651	\$991,054,472	4.1%	\$230,811	\$0	\$0	\$0	\$986,726,678
United Healthcare of the Midwest, Inc.	\$1,028,864,823	\$390,703,067	\$0	\$1,419,567,890	87.1%	\$0	\$0	\$0	\$0	\$1,418,470,015
US Healthcare, Inc. dba Aetna US Healthcare, Inc.	\$150,574,926	\$0	\$0	\$150,574,926	72.3%	\$0	\$0	\$0	\$0	\$150,574,926
All HMOs Listed Above	\$5,362,892,950	\$1,895,429,344	\$616,618,005	\$7,874,940,299	45.1%	(\$217,664)	\$12,968	\$0	\$32,236,813	\$7,900,254,961
•HMOs with MO% of Business > 60% (20 HMOs)	\$2,262,938,821	\$643,022,477	\$534,643,966	\$3,440,605,264	85.8%	(\$1,708,334)	\$12,968	\$0	\$30,464,869	\$3,481,988,638

Percent Missouri Business is based on premium earned information from the 2001 Annual Statement Premiums, Enrollment and Utilization Table for Missouri (page 34.MO)

*Includes plan wide revenues of \$19,146,616 related to the provision of services to HMO enrollees but excluded from the 2001 Annual Financial Statement.

•Excludes Blue Cross & Blue Shield of Kansas City, CIGNA Healthcare of Ohio, Coventry Health Care of Kansas, HealthNet, Humana Health Plan, and Prudential Health Care Plan.

Liquidity Indicators

Liquidity indicators are used to measure the HMO's ability to maintain adequate cash balances to meet short-term obligations. Please note: the value shown for "All HMOs listed above" is not an average of the column, but is a calculation based on industry totals.

A. Months in Operation (in Missouri) – reflects the months in operation since the issuance of the Certificate of Authority to do business in the State of Missouri.

B. Current Ratio – reflects the plan's ability to meet short-term obligations with short-term assets. If current assets aren't high enough, an organization is forced to use long-term assets, such as investments, to meet short-term debt, such as claims payable.

C. Total Cash to Claims & Payables – The ability of a plan to pay its accounts payable with available cash. Similar to Current Ratio, but with an emphasis on medical operations and an exclusion of other areas of operations.

D. % Change in Current Ratio (2000-2001) =
$$\frac{(2001 \text{ Current Ratio} - 2000 \text{ Current Ratio})}{2000 \text{ Current Ratio}}$$

E. Days Cash on Hand =
$$\frac{\text{Total Cash} + \text{Short Term Investments}}{\text{Total Medical \& Hospital Expenses per day}^*}$$

* Total Medical & Hospital Expenses per day – Expenses divided by the number of days in operation during 2001, i.e. 365 days.

The number of days the HMO could cover operating expenses with the current amount of available cash.

F. Total Unpaid Claims / Total Revenue – Total unpaid claims as a percentage of total revenue offers an early signal of potential claim management problems in an HMO. Financial difficulties are indicated by an increasing claims-to-revenue ratio and a decreasing cash-to-claims-and-payables ratio.

G. % Change in "F" (2000-2001) =

$$\frac{2001 \text{ Total Unpaid Claims to Total Revenue} - 2000 \text{ Total Unpaid Claims to Total Revenue}}{2000 \text{ Total Unpaid Claims to Total Revenue}}$$

2001 Nationwide Operations

Liquidity Indicators

	A	B	C	D	E	F	G
Health Maintenance Organizations Licensed & Active in Missouri in 2001	Months in Operation at Year End	Current Ratio	2000 Current Ratio	% Change in Current Ratio (2000-2001)	Days Cash on Hand	Total Unpaid Claims / Total Revenue	% Change in "F" (2000-2001)
Alexian Brothers Community Services of St. Louis, Inc.	24.3	42.7%	23.9%	78.9%	5.7	18.7%	-37.8%
Alliance for Community Health, LLC	64.5	161.0%	127.1%	26.7%	139.0	20.1%	-20.0%
Blue Cross & Blue Shield of Kansas City	82.6	25.2%	16.1%	56.0%	14.5	14.8%	-24.8%
Children's Mercy/Truman Med Cntr dba Family Health Partners	67.8	115.9%	108.5%	6.8%	45.6	13.2%	-17.6%
CIGNA Healthcare of Ohio, Inc. dba CIGNA of KS/MO	71.7	93.6%	81.3%	15.1%	110.4	10.7%	-34.4%
CIGNA Healthcare of St. Louis, Inc.	100.0	44.0%	36.9%	19.3%	19.5	9.9%	-42.2%
Community Health Plan	84.1	93.6%	89.4%	4.6%	27.7	11.0%	-21.2%
Coventry Health Care of Kansas, Inc.	69.1	69.9%	75.7%	-7.7%	37.6	14.4%	10.4%
Cox Health Systems HMO, Inc.	62.2	152.9%	137.5%	11.2%	62.2	9.0%	-11.9%
FirstGuard Health Plan, Inc.	76.2	110.0%	149.8%	-26.5%	80.1	17.7%	8.3%
Good Health HMO, Inc. dba Blue Care, Inc.	126.0	21.8%	51.3%	-57.5%	-3.2	10.2%	19.8%
Group Health Plan, Inc.	126.0	32.0%	35.6%	-10.0%	20.5	14.4%	38.2%
Healthcare USA of Missouri, LLC	78.6	113.4%	115.2%	-1.6%	11.7	10.8%	20.5%
HealthLink HMO, Inc.*	107.5	130.1%	49.1%	165.2%	196.3	0.1%	-32.7%
HealthNet, Inc.	84.6	111.4%	116.5%	-4.4%	58.8	11.2%	-7.5%
HMO Missouri, Inc. dba Blue Choice	126.0	72.0%	53.6%	34.5%	26.9	11.1%	-14.5%
Humana Health Plan, Inc.	126.0	53.1%	53.6%	-0.9%	17.6	7.7%	-12.1%
Kaiser Foundation Health Plan of Kansas City, Inc.	117.0	9.5%	9.6%	-1.4%	42.2	10.5%	-6.4%
Medical Center Health Plan	46.4	104.3%	84.5%	23.5%	60.3	17.1%	0.0%
Mercy Health Plan of Missouri, Inc. dba Premier Health Plans	69.6	125.6%	123.9%	1.4%	49.5	9.6%	31.2%
Missouri Advantage	61.7	4013.0%	28.8%	13827.9%	-953.7	0.0%	100.0%
Missouri Care	49.9	140.5%	132.5%	6.0%	49.0	15.2%	-15.9%
One Health Plan of KS/MO	9.1	70.8%	0.0%	100.0%	451.9	42.0%	100.0%
Prudential Health Care Plan, Inc.	126.0	50.8%	73.6%	-31.0%	10.6	13.0%	2.1%
United Healthcare of the Midwest, Inc.	63.0	46.7%	42.4%	10.0%	21.1	10.7%	-8.8%
US Healthcare, Inc. dba Aetna US Healthcare, Inc.	40.6	119.0%	84.1%	41.5%	69.0	16.8%	-9.7%
All HMOs Listed Above	2,060	57.6%	57.1%	0.1%	25.7	11.0%	-5.4%
•HMOs with MO% of Business > 60% (20 HMOs)	1,500	66.1%	52.9%	0.1%	32.8	11.7%	2.7%

*Includes plan wide revenues of \$19,146,616 related to the provision of services to HMO enrollees but excluded from the 2001 Annual Financial Statement.

•Excludes Blue Cross & Blue Shield of Kansas City, CIGNA Healthcare of Ohio, Coventry Health Care of Kansas, HealthNet, Humana Health Plan, and Prudential Health Care Plan.

Efficiency Indicators

Efficiency is the ability of an organization to act or produce effectively with a minimum of waste, expense or unnecessary effort. Efficiency indicators show the effectiveness of premium collection, claim payment processes and the organization's ability to generate equity on the balance sheet or surplus on the income statement. Please note: the value shown for "All HMOs listed above" is not an average of the column, but is a calculation based on industry totals.

A. Net Income = Total Revenue (before premiums ceded for reinsurance) less Total Expenses adjusted for Federal income taxes and extraordinary items.

1. **Total Revenue** is expressed before reinsurance premiums ceded for purposes of comparability with 2000.
2. **Extraordinary Items** – nonrecurring gains or losses that are unrelated to or only incidentally related to the ordinary activities of the entity.

B. % Change in Net Income = (2001 Net Income – 2000 Net Income) / absolute value of 2000 Net Income

C. Tangible Net Worth = Total Admitted Assets – Total Liabilities

D. % Change in Tangible Net Worth =

$$\frac{(\text{2001 Tangible Net Worth} - \text{2000 Tangible Net Worth})}{\text{absolute value of 2000 Tangible Net Worth}}$$

E. Days in Receivables = Total Premiums Receivable / Total Premium Related Revenue per day*

Indicates the number of days of premium revenue that a health plan has due from its members. This ratio tracks how quickly premiums are collected.

F. Days in Unpaid Claims = Claims Payable / Total Medical & Hospital Expenses per day*

Indicates the dollar amount of outstanding claims regardless of the number or age of the outstanding claims. It is in no way intended, and should not be interpreted as, a means to monitor compliance with Missouri law requiring payment of each claim within a specified time frame. The indicator presented here is a standard business indicator used to measure the amount of time (in days) it would take a company to pay off outstanding dollar amounts, measured in reference to the average dollar amount per day the company has paid out historically over the last year. A value that appears exceptionally high indicates outstanding costs in excess of average historic costs. It does **not** indicate outstanding costs of any particular age.

* **Revenues or Expenses per day** – revenue or expenses divided by the number of days in operation during 2001, i.e. 365 days.

2001 Nationwide Operations

Efficiency Indicators

Health Maintenance Organizations Licensed & Active in Missouri in 2001	A Net Income	B % Change in Net Income (2000-2001)	C Total Liabilities, Capital and Surplus	D % Change in "C" (2000-2001)	E Days in Receivables	F Days in Unpaid Claims
Alexian Brothers Community Services of St. Louis, Inc.	(\$2,082,145)	-18.0%	\$3,396,732	7.9%	45.7	63.7
Alliance for Community Health, LLC	\$4,348,195	149.5%	\$18,896,253	72.6%	42.7	92.3
Blue Cross & Blue Shield of Kansas City	(\$7,663,781)	-97.6%	\$341,992,716	4.1%	11.1	67.9
Children's Mercy/Truman Med Cntr dba Family Health Partners	(\$602,118)	-2239.8%	\$17,282,043	17.8%	41.2	52.7
CIGNA Healthcare of Ohio, Inc. dba CIGNA of KS/MO	(\$1,792,739)	-192.3%	\$24,070,022	-1.9%	4.2	50.4
CIGNA Healthcare of St. Louis, Inc.	\$77,613	233.9%	\$8,305,691	2.5%	1.3	40.4
Community Health Plan	(\$8,244,003)	-276.2%	\$9,673,110	-9.0%	13.1	41.1
Coventry Health Care of Kansas, Inc.	(\$7,326,403)	-318.3%	\$88,786,726	74.7%	12.3	57.0
Cox Health Systems HMO, Inc.	(\$1,274,370)	33.1%	\$6,467,215	2.2%	0.6	37.3
FirstGuard Health Plan, Inc.	(\$831,094)	-126.7%	\$23,229,824	17.2%	28.5	76.1
Good Health HMO, Inc. dba Blue Care, Inc.	\$1,380,436	4748.4%	\$31,391,562	-15.6%	6.6	43.3
Group Health Plan, Inc.	\$5,951,719	-4.1%	\$139,935,106	7.9%	5.5	59.2
Healthcare USA of Missouri, LLC	\$7,358,611	32.5%	\$50,026,167	30.2%	36.6	46.6
HealthLink HMO, Inc.*	\$4,441,215	-18.0%	\$19,907,086	-10.4%	4.7	0.8
HealthNet, Inc.	\$4,309,451	388.3%	\$66,063,522	18.2%	10.8	46.6
HMO Missouri, Inc. dba Blue Choice	\$9,469,807	98.9%	\$67,812,308	10.1%	44.9	53.0
Humana Health Plan, Inc.	(\$15,300,865)	-149.4%	\$432,915,096	-18.0%	6.9	31.8
Kaiser Foundation Health Plan of Kansas City, Inc.	\$615,759	101.7%	\$40,213,214	-5.3%	5.6	38.9
Medical Center Health Plan	\$1,114,903	108.0%	\$21,261,646	-34.7%	40.5	78.9
Mercy Health Plan of Missouri, Inc. dba Premier Health Plans	(\$2,647,200)	-1202.0%	\$70,434,232	71.8%	14.9	37.4
Missouri Advantage	(\$282,195)	-224.6%	\$1,354,412	-39.9%	0.0	0.0
Missouri Care	(\$415,594)	82.0%	\$11,779,602	68.4%	45.1	63.7
One Health Plan of KS/MO	(\$73,806)	100.0%	\$4,152,891	100.0%	0.0	173.3
Prudential Health Care Plan, Inc.	(\$8,180,647)	93.7%	\$395,810,075	-39.5%	17.2	49.7
United Healthcare of the Midwest, Inc.	\$29,145,145	222.6%	\$341,719,623	18.3%	8.8	47.0
US Healthcare, Inc. dba Aetna US Healthcare, Inc.	(\$13,970,493)	-111.7%	\$43,213,378	101.9%	5.3	57.2
All HMOs Listed Above	(\$2,474,599)	98.1%	\$2,280,090,252	-6.6%	12.3	45.9
•HMOs with MO% of Business > 60% (20 HMOs)	\$33,480,385	215.3%	\$930,452,095	16.6%	14.8	49.8

*Includes plan wide revenues of \$19,146,616 related to the provision of services to HMO enrollees but excluded from the 2001 Annual Financial Statement.

•Excludes Blue Cross & Blue Shield of Kansas City, CIGNA Healthcare of Ohio, Coventry Health Care of Kansas, HealthNet, Humana Health Plan, and Prudential Health Care Plan.

Performance Indicators

Performance is the ability of an organization to assume responsibilities and meet obligations through operations. Performance indicators note the experience of an HMO in attaining commonly accepted standards of operation in regards to finances, enrollment and utilization. The most often cited indicator of an HMO's performance is the percentage of total premiums and related revenues that cover total medical and hospital expenses. This percentage is called the medical loss ratio (MLR). As presented below, the plan-wide MLR is defined as total medical and hospital expenses divided by total earned premium-related revenues (including Medicare and Medicaid revenue) plus fee-for-service (FFS) revenue. Therefore, the plan-wide MLR includes an HMO's experience in all states in which the HMO was active during 2001.

A. 2001 Missouri Loss Ratio (MoLR) =

$$\frac{\text{Total Missouri Benefits Incurred}}{\text{Total Earned Missouri Premium Related Revenue*}}$$

***Data on premiums ceded for reinsurance is not available at the state level.**

B. % Change in "A" (2000-2001) = (2001 MoLR - 2000 MoLR) / 2000 Missouri MoLR

★Please note that the change indicated is an actual numerical change, versus a true percentage change.

C. 2001 Plan Wide Medical Loss Ratio (MLR) =

$$\frac{\text{Total Medical \& Hospital Expenses}}{(\text{Total Earned Premium Related Revenue*} + \text{Fee-for-Service Revenue})}$$

*net of premiums ceded for reinsurance

D. % Change in "C" (2000-2001) =

$$\frac{(\text{2001 Plan Wide MLR} - \text{2000 Plan Wide MLR})}{\text{2000 Plan Wide MLR}}$$

★Please note that the change indicated is an actual numerical change, versus a true percentage change.

Premium Revenue and Medical Expenses Per Member Per Month - Alternatively, premium revenue and medical expenses can be expressed as amounts per member per month (PMPM). Measuring medical expenses on a PMPM basis is important when comparing expense patterns to budgeted values or to prior-period values. However, these values are highly dependent upon the enrollment size, model type of the HMO and length of time in operation.

E. Total Plan Wide Member Months - A member month is equivalent to one member from whom the HMO has recognized prepaid premium revenue for one month.

F. Premium Related + FFS Revenues PMPM =

$$\frac{(\text{Total Earned Premium Related*} + \text{Fee-for-Service Revenues})}{\text{Total Plan Wide Member Months}}$$

*net of reinsurance premiums ceded

G. Medical & Hospital Expense PMPM =

$$\frac{\text{Total Medical \& Hospital Expense}}{\text{Total Plan Wide Member Months}}$$

2001 Nationwide Operations

Performance Indicators

	A	B★	C	D★	E	F	G
Health Maintenance Organizations Licensed & Active in Missouri in 2001	2001 Missouri Loss Ratio	% Change in "A" (2000-2001)	2001 Plan Wide Medical Loss Ratio	% Change in "C" (2000-2001)	Total Plan Wide Member Months	Premium Related + FFS Revenues PMPM	Medical & Hospital Expense PMPM
Alexian Brothers Community Services of St. Louis, Inc.Ⓞ	66.4%	27.8%	107.1%	-10.8%	1,197	\$3,476.63	\$4,177.79
Alliance for Community Health, LLC	74.2%	-14.7%	79.6%	3.1%	378,044	\$106.69	\$94.82
Blue Cross & Blue Shield of Kansas City	92.2%	-11.5%	80.2%	-1.8%	3,020,710	\$173.43	\$138.70
Children's Mercy/Truman Med Cntr dba Family Health Partners	81.4%	-9.9%	91.4%	0.9%	566,434	\$128.26	\$117.26
CIGNA Healthcare of Ohio, Inc. dba CIGNA of KS/MO	82.2%	-45.2%	77.4%	-15.1%	214,906	\$175.14	\$135.63
CIGNA Healthcare of St. Louis, Inc.	89.0%	1.1%	89.6%	1.2%	148,228	\$206.20	\$184.75
Community Health Plan	100.2%	12.6%	97.6%	11.2%	357,970	\$181.95	\$177.58
Coventry Health Care of Kansas, Inc.	80.1%	-10.4%	92.1%	3.3%	2,008,691	\$169.08	\$155.89
Cox Health Systems HMO, Inc.	89.0%	-2.2%	88.2%	-2.0%	225,010	\$178.70	\$158.07
FirstGuard Health Plan, Inc.	94.2%	15.6%	84.5%	13.9%	473,620	\$145.49	\$137.42
Good Health HMO, Inc. dba Blue Care, Inc.	85.5%	1.7%	86.0%	-3.2%	461,094	\$203.31	\$174.90
Group Health Plan, Inc.	88.9%	0.0%	88.7%	0.5%	2,500,475	\$198.06	\$176.23
Healthcare USA of Missouri, LLC	84.6%	1.1%	84.6%	1.3%	1,610,475	\$132.90	\$112.49
HealthLink HMO, Inc.	90.9%	0.0%	38.3%	-50.0%	150,447	\$153.48	\$140.93
HealthNet, Inc.	87.2%	2.6%	87.5%	-1.4%	1,206,470	\$222.67	\$195.92
HMO Missouri, Inc. dba Blue Choice	76.2%	-10.5%	76.2%	-10.5%	1,038,071	\$154.74	\$116.69
Humana Health Plan, Inc.	97.3%	-6.6%	88.5%	4.3%	9,681,097	\$233.31	\$206.41
Kaiser Foundation Health Plan of Kansas City, Inc.	100.0%	16.3%	98.8%	13.9%	159,365	\$183.12	\$183.54
Medical Center Health Plan	79.0%	-16.2%	79.0%	-18.7%	600,584	\$136.77	\$108.03
Mercy Health Plan of Missouri, Inc. dba Premier Health Plans	93.9%	1.8%	93.3%	2.3%	2,027,358	\$197.56	\$186.34
Missouri Advantage	440.4%	333.5%	99.8%	12.0%	27	(\$8,084.81)	(\$8,065.26)
Missouri Care	87.9%	-7.5%	87.2%	-8.2%	298,005	\$147.31	\$128.46
One Health Plan of KS/MO	88.4%	100.0%	88.4%	100.0%	4,867	\$165.25	\$146.05
Prudential Health Care Plan, Inc.	90.1%	7.5%	92.6%	-1.7%	6,177,516	\$159.69	\$152.07
United Healthcare of the Midwest, Inc.	82.4%	-2.0%	82.8%	-2.0%	6,476,890	\$219.00	\$181.35
US Healthcare, Inc. dba Aetna US Healthcare, Inc.	106.3%	6.7%	104.0%	-1.5%	1,058,248	\$142.29	\$152.49
All HMOs Listed Above	86.6%	-2.4%	87.3%	-1.5%	40,845,799	\$192.16	\$169.56
•HMOs with MO% of Business > 60% (20 HMOs)	86.1%	-2.6%	85.7%	-1.5%	18,536,409	\$185.26	\$161.32

Ⓞ See page 17 for a PACE program description.

•Excludes Blue Cross & Blue Shield of Kansas City, CIGNA Healthcare of Ohio, Coventry Health Care of Kansas, HealthNet, Humana Health Plan, and Prudential Health Care Plan.

★Please note that the change indicated is an actual numerical change, versus a true percentage change.

Enrollment by Regions & Metropolitan Statistical Areas (MSAs)

All regional enrollment data comes from the 2001 Annual Managed Care Supplemental filing unless otherwise noted.

This section presents enrollment in commercial HMO plans, commercial point-of-service (POS) plans, Medicare plans and Medicaid plans. POS plans differ from standard HMO service plans by providing members the option to receive services from providers that are outside the HMO's designated provider network. POS plans are generally more expensive because of higher co-payments, co-insurance requirements and/or limits on covered benefits. Medicare and Medicaid enrollees are Medicare and Medicaid beneficiaries who enroll in HMOs that have arranged for the provision of health care services under agreements with the Center for Medicare & Medicaid Services (CMS) and/or the Missouri Division of Medical Services.

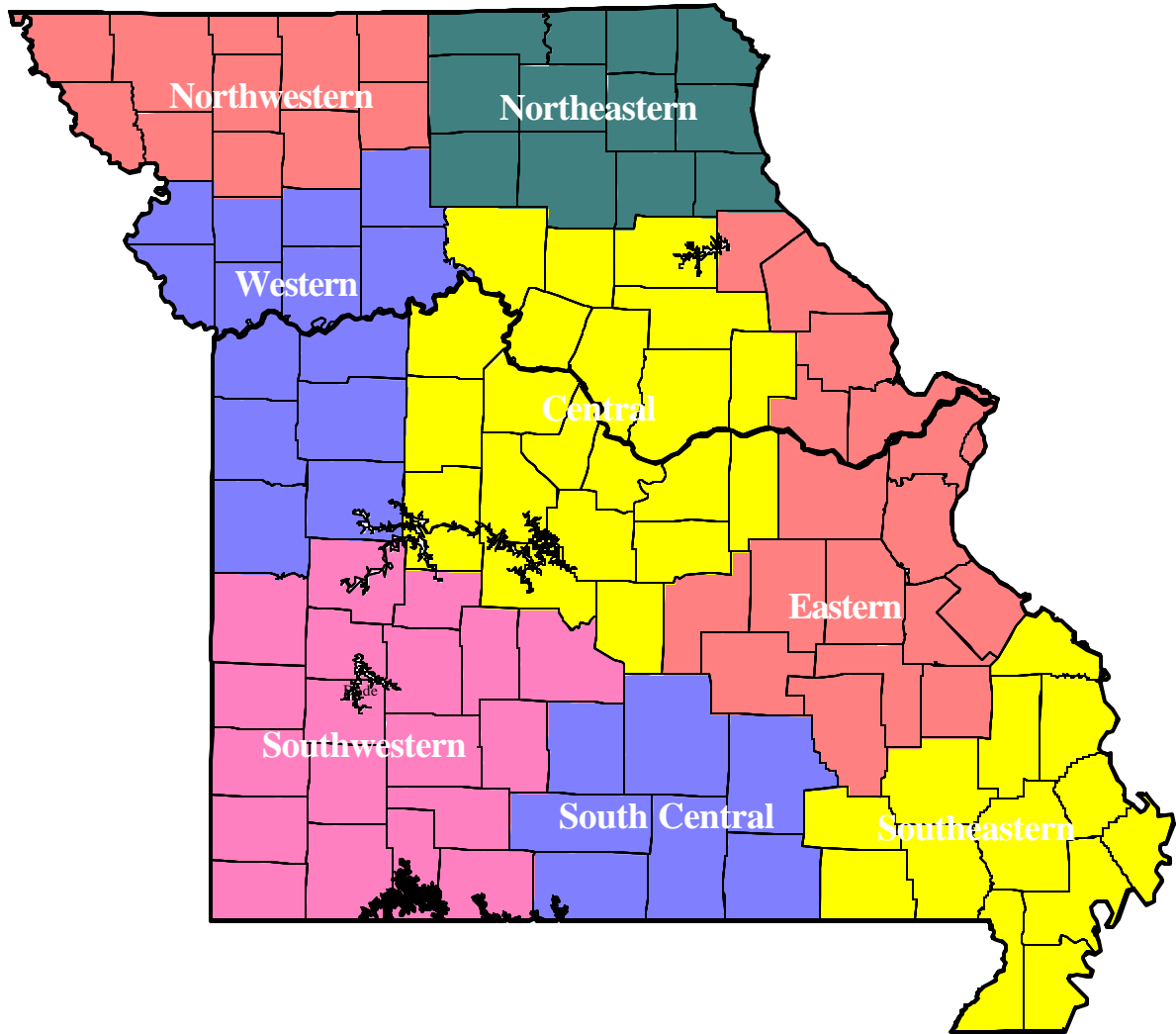
Companies are allowed to report enrollment based either on enrollees' residence or on enrollees' place of employment (in the case of enrollment under a group contract), which is commonly referred to as the "Live or Work Rule". Companies are required to report enrollment for the Managed Care Supplement in the same manner they reported enrollment for the annual financial statement.

However, total enrollment reported in the Managed Care Supplement filing will vary from total enrollment reported in the financial statement. The Managed Care Supplement is submitted to the Missouri Department of Insurance at a later date than the financial statement. Additional time between filings allows the companies to present the most updated enrollment numbers, accounting for additional information regarding new enrollees and dis-enrollments. MDI requires an explanation of any variation between the financial statement and the Managed Care Supplement that exceeds 5 percent.

This information EXCLUDES:

- 1. enrollment of persons in preferred provider organizations (PPOs) and**
- 2. enrollment of persons in self-funded employer plans for which HMOs or their affiliates provide administrative services.**

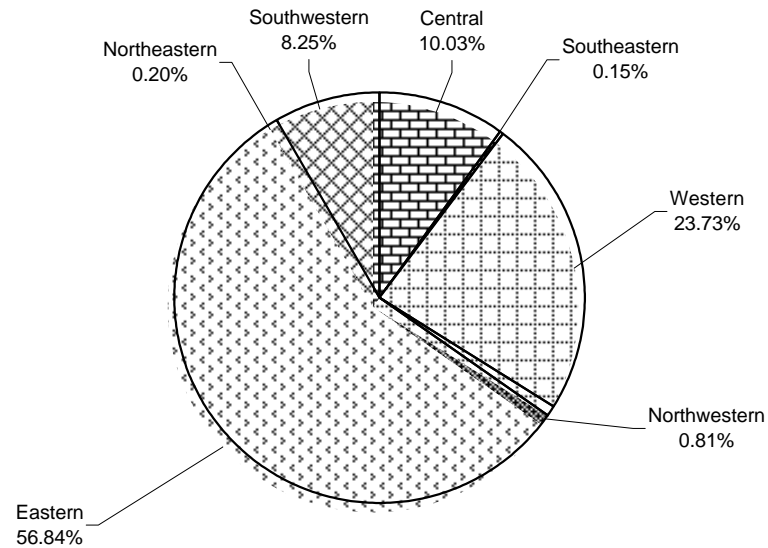
Missouri Geographic Regions



2001 Total Missouri Enrollment in Each Region

by Enrollment Classification

Region	HMO Plan Enrollees	Point of Service Plan Enrollees	Medicare Enrollees	Medicaid Enrollees	Total Members	% of Missouri Market
Central	52,540	34,400	103	56,475	143,518	10.03%
Southeastern	719	1,238	15	122	2,094	0.15%
Western	159,474	58,247	33,692	88,060	339,473	23.73%
Northwestern	9,690	1,869	0	22	11,581	0.81%
Eastern	264,408	252,427	75,337	221,002	813,174	56.84%
Northeastern	1,536	1,194	2	123	2,855	0.20%
Southwestern	37,996	68,159	10,720	1,093	117,968	8.25%
Southcentral	1,051	4,806	78	64	5,999	0.42%
TOTAL	526,363	417,534	119,869	366,897	1,430,663	100.00%
% of Missouri Market	36.79%	29.18%	8.38%	25.65%	100.00%	



Source: 2001 Missouri HMO Supplement 1 (enrollment by zip code) - total enrollment as of 12/31/2001.

HMOs Approved To Service Eastern Region Counties



	CRAWFORD	DENT	FRANKLIN	IRON	JEFFERSON	LINCOLN	MADISON	PHELPS	PIKE	RALLS	REYNOLDS	ST CHARLES	ST FRANCOIS	ST LOUIS	ST LOUIS CITY	STE GENEVIEVE	WARREN	WASHINGTON
Alexian Brothers Community Services														X	X			
The Alliance for Community Health, Inc. d/b/a Community Care			X		X	X						X	X	X	X	X	X	X
CIGNA Healthcare of St. Louis, Inc.			X		X							X		X	X			
Group Health Plan, Inc.	X		X		X	X						X	X	X	X	X	X	X
Healthcare USA of Missouri, LLC.			X		X	X						X	X	X	X	X	X	X
HealthLink HMO, Inc.	X		X	X	X	X	X		X			X	X	X	X	X	X	X
HMO Missouri, Inc. d/b/a Blue Choice	X		X		X	X		X	X			X	X	X	X	X	X	X
Medical Center Health Plan	X		X		X	X	X	X	X			X	X	X	X	X	X	X
Mercy Health Plan of Missouri, Inc. d/b/a Premier Health Plans	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X
One Health Plan of Kansas/Missouri, Inc.			X		X	X						X	X	X	X		X	
Prudential Health Care Plan, Inc.	X		X		X	X						X		X	X		X	
United Healthcare of the Midwest, Inc.	X	X	X	X	X	X	X	X	X		X	X	X	X	X	X	X	X

2001 Eastern Region Enrollment

By Company and Enrollment Classification*

Health Maintenance Organization	HMO Plan Enrollees	POS Plan Enrollees	Medicare Enrollees	Medicaid Enrollees	Total Members	**Market Share
Alexian Brothers Community Services of St. Louis, Inc.	0	0	169	0	169	0.02%
Alliance for Community Health, LLC	0	0	0	34,154	34,154	4.20%
Blue Cross & Blue Shield of Kansas City	0	0	0	0	0	0.00%
Children's Mercy/Truman Med Cntr dba Family Health Partners	0	0	0	11	11	0.00%
CIGNA Healthcare of Ohio, Inc. dba CIGNA of KS/MO	12	2	0	0	14	0.00%
CIGNA Healthcare of St. Louis, Inc.	8,382	1,958	0	0	10,340	1.27%
Community Health Plan	0	5	0	0	5	0.00%
Coventry Health Care of Kansas, Inc.	4	7	0	0	11	0.00%
Cox Health Systems HMO, Inc.	16	1	0	0	17	0.00%
FirstGuard Health Plan, Inc.	1	0	0	7	8	0.00%
Good Health HMO, Inc. dba Blue Care, Inc.	12	0	0	0	12	0.00%
Group Health Plan, Inc.	83,236	40,641	10,504	0	134,381	16.53%
Healthcare USA of Missouri, LLC	0	0	0	111,735	111,735	13.74%
HealthLink HMO, Inc.	2,778	1,346	0	0	4,124	0.51%
HealthNet, Inc.	14	3	4	4	25	0.00%
HMO Missouri, Inc. dba Blue Choice	25,035	5,415	0	0	30,450	3.74%
Humana Health Plan, Inc.	19	0	1	0	20	0.00%
Medical Center Health Plan	0	0	0	52,155	52,155	6.41%
Mercy Health Plan of Missouri, Inc. dba Premier Health Plans	27,557	15,387	10,952	22,663	76,559	9.41%
Missouri Care	0	0	0	273	273	0.03%
One Health Plan of KS/MO	1,137	0	0	0	1,137	0.14%
Prudential Health Care Plan, Inc.	12,678	1,185	0	0	13,863	1.70%
United Healthcare of the Midwest, Inc.	77,654	185,188	53,707	0	316,549	38.93%
US Healthcare, Inc. dba Aetna US Healthcare, Inc.	25,873	1,289	0	0	27,162	3.34%
TOTAL	264,408	252,427	75,337	221,002	813,174	100.00%

*Based on 2001 Missouri HMO annual Supplement filings - total enrollment as of 12/31/2001.

**Market Share is the HMO's percentage of the total Eastern REGION enrollment.

HMOs Approved To Service Western Region Counties



	BATES	BUCHANAN	CALDWELL	CARROLL	CASS	CLAY	CLINTON	HENRY	JACKSON	JOHNSON	LAFAYETTE	LIVINGSTON	PLATTE	RAY
Blue Cross & Blue Shield of Kansas City		X			X	X		X	X	X	X		X	X
Children's Mercy Hospital/Truman Medical Center, Inc. d/b/a Family Health Partners, Inc.					X	X		X	X	X	X		X	X
CIGNA HealthCare of Ohio, Inc. d/b/a CIGNA HealthCare of Kansas/Missouri					X	X			X				X	
Community Health Plan		X	X	X	X	X	X	X	X	X	X	X	X	X
Coventry Health Care of Kansas, Inc.		X	X	X	X	X	X	X	X	X	X	X	X	X
FirstGuard Health Plan, Inc.					X	X		X	X	X	X		X	X
Good Health HMO, Inc. d/b/a Blue Care, Inc.		X			X	X			X	X	X		X	X
Healthcare USA of Missouri, LLC.					X	X		X	X	X	X		X	X
HealthNet, Inc.			X		X	X	X	X	X	X	X	X	X	X
Humana Health Plan, Inc.	X	X	X	X	X	X		X	X	X	X		X	X
Mercy Health Plan of Missouri, Inc. d/b/a Premier Health Plans								X						
One Health Plan of Kansas/Missouri, Inc.						X			X				X	
Prudential Health Care Plan, Inc.					X	X			X		X		X	X
United Healthcare of the Midwest, Inc.					X	X			X	X	X		X	
US Healthcare, Inc. d/b/a Aetna US Healthcare, Inc.		X			X	X			X		X		X	X

2001 Western Region Enrollment

By Company and Enrollment Classification*

Health Maintenance Organization	HMO Plan Enrollees	POS Plan Enrollees	Medicare Enrollees	Medicaid Enrollees	Total Members	**Market Share
Alexian Brothers Community Services of St. Louis, Inc.	0	0	0	0	0	0.00%
Alliance for Community Health, LLC	0	0	0	3	3	0.00%
Blue Cross & Blue Shield of Kansas City	0	0	0	0	0	0.00%
Children's Mercy/Truman Med Cntr dba Family Health Partners	0	0	0	44,135	44,135	13.00%
CIGNA Healthcare of Ohio, Inc. dba CIGNA of KS/MO	1,637	205	0	0	1,842	0.54%
CIGNA Healthcare of St. Louis, Inc.	5	2	0	0	7	0.00%
Community Health Plan	14,004	3,257	0	0	17,261	5.08%
Coventry Health Care of Kansas, Inc.	30,853	14,782	7,815	0	53,450	15.74%
Cox Health Systems HMO, Inc.	6	17	0	0	23	0.01%
FirstGuard Health Plan, Inc.	10,620	764	0	30,885	42,269	12.45%
Good Health HMO, Inc. dba Blue Care, Inc.	21,029	0	0	0	21,029	6.19%
Group Health Plan, Inc.	11	12	0	0	23	0.01%
Healthcare USA of Missouri, LLC	0	0	0	62	62	0.02%
HealthLink HMO, Inc.	151	8	0	0	159	0.05%
HealthNet, Inc.	15,542	8,286	13,731	12,864	50,423	14.85%
HMO Missouri, Inc. dba Blue Choice	16	15	0	0	31	0.01%
Humana Health Plan, Inc.	29,485	245	12,141	0	41,871	12.33%
Medical Center Health Plan	0	0	0	6	6	0.00%
Mercy Health Plan of Missouri, Inc. dba Premier Health Plans	84	40	0	3	127	0.04%
Missouri Care	0	0	0	102	102	0.03%
One Health Plan of KS/MO	1	0	0	0	1	0.00%
Prudential Health Care Plan, Inc.	1,940	823	0	0	2,763	0.81%
United Healthcare of the Midwest, Inc.	7,283	24,744	5	0	32,032	9.44%
US Healthcare, Inc. dba Aetna US Healthcare, Inc.	26,807	5,047	0	0	31,854	9.38%
TOTAL	159,474	58,247	33,692	88,060	339,473	100.00%

*Based on 2001 Missouri HMO annual Supplement filings - total enrollment as of 12/31/2001.

**Market Share is the HMO's percentage of the total Western REGION enrollment.

HMOs Approved To Service Central Region Counties

[illegible]

2001 Central Region Enrollment

By Company and Enrollment Classification*

Health Maintenance Organization	HMO Plan Enrollees	POS Plan Enrollees	Medicare Enrollees	Medicaid Enrollees	Total Members	**Market Share
Alexian Brothers Community Services of St. Louis, Inc.	0	0	0	0	0	0.00%
Alliance for Community Health, LLC	0	0	0	36	36	0.03%
Blue Cross & Blue Shield of Kansas City	0	0	0	0	0	0.00%
Children's Mercy/Truman Med Cntr dba Family Health Partners	0	0	0	24	24	0.02%
CIGNA Healthcare of Ohio, Inc. dba CIGNA of KS/MO	3	2	0	0	5	0.00%
CIGNA Healthcare of St. Louis, Inc.	25	6	0	0	31	0.02%
Community Health Plan	89	51	0	0	140	0.10%
Coventry Health Care of Kansas, Inc.	105	205	2	0	312	0.22%
Cox Health Systems HMO, Inc.	14	19	0	0	33	0.02%
FirstGuard Health Plan, Inc.	6	1	0	18	25	0.02%
Good Health HMO, Inc. dba Blue Care, Inc.	75	0	0	0	75	0.05%
Group Health Plan, Inc.	1,102	2,342	6	0	3,450	2.40%
Healthcare USA of Missouri, LLC	0	0	0	29,252	29,252	20.38%
HealthLink HMO, Inc.	3,055	14	0	0	3,069	2.14%
HealthNet, Inc.	20	19	6	7	52	0.04%
HMO Missouri, Inc. dba Blue Choice	8,072	6,662	0	0	14,734	10.27%
Humana Health Plan, Inc.	152	0	2	0	154	0.11%
Medical Center Health Plan	0	0	0	27	27	0.02%
Mercy Health Plan of Missouri, Inc. dba Premier Health Plans	10,716	3,915	34	28	14,693	10.24%
Missouri Care	0	0	0	27,083	27,083	18.87%
One Health Plan of KS/MO	0	0	0	0	0	0.00%
Prudential Health Care Plan, Inc.	156	42	0	0	198	0.14%
United Healthcare of the Midwest, Inc.	28,911	21,096	53	0	50,060	34.88%
US Healthcare, Inc. dba Aetna US Healthcare, Inc.	39	26	0	0	65	0.05%
TOTAL	52,540	34,400	103	56,475	143,518	100.00%

*Based on 2001 Missouri HMO annual Supplement filings - total enrollment as of 12/31/2001.

**Market Share is the HMO's percentage of the total Central REGION enrollment.

HMOs Approved To Service Southwestern Region Counties



	BARRY	BARTON	CEDAR	CHRISTIAN	DADE	DALLAS	GREENE	HICKORY	JASPER	LACLEDE	LAWRENCE	MCDONALD	NEWTON	POLK	ST CLAIR	STONE	TANEY	VERNON	WEBSTER
Blue Cross & Blue Shield of Kansas City															X				
Children's Mercy Hospital/Truman Medical Center, Inc. d/b/a Family Health Partners, Inc.															X				
Cox Health Systems HMO, Inc.	X	X	X	X	X	X	X	X	X	X	X	X	X	X		X	X	X	X
First Guard Health Plan, Inc.															X				
Healthcare USA of Missouri, LLC.																X			
HealthLink HMO, Inc.	X			X	X	X	X		X	X	X	X	X			X			X
HealthNet, Inc.															X				
HMO Missouri, Inc. d/b/a Blue Choice	X	X	X	X	X	X	X	X	X	X	X	X	X	X		X	X		X
Mercy Health Plan of Missouri, Inc. d/b/a Premier Health Plans	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X
United Healthcare of the Midwest, Inc.	X			X	X	X	X		X	X	X	X	X			X	X		X

2001 Southwestern Region Enrollment

By Company and Enrollment Classification*

Health Maintenance Organization	HMO Plan Enrollees	POS Plan Enrollees	Medicare Enrollees	Medicaid Enrollees	Total Members	**Market Share
Alexian Brothers Community Services of St. Louis, Inc.	0	0	0	0	0	0.00%
Alliance for Community Health, LLC	0	0	0	2	2	0.00%
Blue Cross & Blue Shield of Kansas City	0	0	0	0	0	0.00%
Children's Mercy/Truman Med Cntr dba Family Health Partners	0	0	0	730	730	0.62%
CIGNA Healthcare of Ohio, Inc. dba CIGNA of KS/MO	329	26	0	0	355	0.30%
CIGNA Healthcare of St. Louis, Inc.	3	0	0	0	3	0.00%
Community Health Plan	25	59	0	0	84	0.07%
Coventry Health Care of Kansas, Inc.	30	93	2	0	125	0.11%
Cox Health Systems HMO, Inc.	10,520	6,733	0	0	17,253	14.63%
FirstGuard Health Plan, Inc.	2	1	0	243	246	0.21%
Good Health HMO, Inc. dba Blue Care, Inc.	54	0	0	0	54	0.05%
Group Health Plan, Inc.	18	24	1	0	43	0.04%
Healthcare USA of Missouri, LLC	0	0	0	19	19	0.02%
HealthLink HMO, Inc.	3	1	0	0	4	0.00%
HealthNet, Inc.	15	9	70	10	104	0.09%
HMO Missouri, Inc. dba Blue Choice	11,723	26,450	0	0	38,173	32.36%
Humana Health Plan, Inc.	171	0	3	0	174	0.15%
Medical Center Health Plan	0	0	0	15	15	0.01%
Mercy Health Plan of Missouri, Inc. dba Premier Health Plans	12,812	30,064	10,636	4	53,516	45.36%
Missouri Care	0	0	0	70	70	0.06%
One Health Plan of KS/MO	0	0	0	0	0	0.00%
Prudential Health Care Plan, Inc.	7	39	0	0	46	0.04%
United Healthcare of the Midwest, Inc.	2,255	4,643	8	0	6,906	5.85%
US Healthcare, Inc. dba Aetna US Healthcare, Inc.	29	17	0	0	46	0.04%
TOTAL	37,996	68,159	10,720	1,093	117,968	100.00%

*Based on 2001 Missouri HMO annual Supplement filings - total enrollment as of 12/31/2001.

**Market Share is the HMO's percentage of the total Southwestern REGION enrollment.

HMOs Approved To Service Southeastern Region Counties



	BOLLINGER	BUTLER	CAPE GIRARDEAU	CARTER	DUNKLIN	MISSISSIPPI	NEW MADRID	PEMISCOT	PERRY	RIPLEY	SCOTT	STODDARD	WAYNE
HealthLink HMO, Inc.					X		X	X	X				
HMO Missouri, Inc. d/b/a Blue Choice	X	X	X	X		X	X		X	X	X	X	X
Medical Center Health Plan									X				
United Healthcare of the Midwest, Inc.		X		X					X	X			X

2001 Southeastern Region Enrollment

By Company and Enrollment Classification*

Health Maintenance Organization	HMO Plan Enrollees	POS Plan Enrollees	Medicare Enrollees	Medicaid Enrollees	Total Members	**Market Share
Alexian Brothers Community Services of St. Louis, Inc.	0	0	0	0	0	0.00%
Alliance for Community Health, LLC	0	0	0	26	26	1.24%
Blue Cross & Blue Shield of Kansas City	0	0	0	0	0	0.00%
Children's Mercy/Truman Med Cntr dba Family Health Partners	0	0	0	0	0	0.00%
CIGNA Healthcare of Ohio, Inc. dba CIGNA of KS/MO	0	0	0	0	0	0.00%
CIGNA Healthcare of St. Louis, Inc.	2	2	0	0	4	0.19%
Community Health Plan	0	0	0	0	0	0.00%
Coventry Health Care of Kansas, Inc.	0	0	0	0	0	0.00%
Cox Health Systems HMO, Inc.	3	2	0	0	5	0.24%
FirstGuard Health Plan, Inc.	0	0	0	6	6	0.29%
Good Health HMO, Inc. dba Blue Care, Inc.	0	0	0	0	0	0.00%
Group Health Plan, Inc.	63	139	3	0	205	9.79%
Healthcare USA of Missouri, LLC	0	0	0	19	19	0.91%
HealthLink HMO, Inc.	7	0	0	0	7	0.33%
HealthNet, Inc.	0	0	0	1	1	0.05%
HMO Missouri, Inc. dba Blue Choice	104	171	0	0	275	13.13%
Humana Health Plan, Inc.	0	0	0	0	0	0.00%
Medical Center Health Plan	0	0	0	15	15	0.72%
Mercy Health Plan of Missouri, Inc. dba Premier Health Plans	24	9	2	39	74	3.53%
Missouri Care	0	0	0	16	16	0.76%
One Health Plan of KS/MO	0	0	0	0	0	0.00%
Prudential Health Care Plan, Inc.	9	8	0	0	17	0.81%
United Healthcare of the Midwest, Inc.	492	900	10	0	1,402	66.95%
US Healthcare, Inc. dba Aetna US Healthcare, Inc.	15	7	0	0	22	1.05%
TOTAL	719	1,238	15	122	2,094	100.00%

*Based on 2001 Missouri HMO annual Supplement filings - total enrollment as of 12/31/2001.

**Market Share is the HMO's percentage of the total Southeastern REGION enrollment.

HMOs Approved To Service South Central Region Counties



	DOUGLAS	HOWELL	OREGON	OZARK	SHANNON	TEXAS	WRIGHT
Cox Health Systems HMO, Inc.	X	X	X	X	X	X	X
HealthLink HMO, Inc.	X						X
HMO Missouri, Inc. d/b/a Blue Choice	X			X		X	X
Mercy Health Plan of Missouri, Inc. d/b/a Premier Health Plans	X	X	X	X	X	X	X
United Healthcare of the Midwest, Inc.						X	X

2001 South Central Region Enrollment

By Company and Enrollment Classification*

Health Maintenance Organization	HMO Plan Enrollees	POS Plan Enrollees	Medicare Enrollees	Medicaid Enrollees	Total Members	**Market Share
Alexian Brothers Community Services of St. Louis, Inc.	0	0	0	0	0	0.00%
Alliance for Community Health, LLC	0	0	0	3	3	0.05%
Blue Cross & Blue Shield of Kansas City	0	0	0	0	0	0.00%
Children's Mercy/Truman Med Cntr dba Family Health Partners	0	0	0	5	5	0.08%
CIGNA Healthcare of Ohio, Inc. dba CIGNA of KS/MO	0	2	0	0	2	0.03%
CIGNA Healthcare of St. Louis, Inc.	0	0	0	0	0	0.00%
Community Health Plan	2	0	0	0	2	0.03%
Coventry Health Care of Kansas, Inc.	1	1	0	0	2	0.03%
Cox Health Systems HMO, Inc.	280	365	0	0	645	10.75%
FirstGuard Health Plan, Inc.	0	0	0	0	0	0.00%
Good Health HMO, Inc. dba Blue Care, Inc.	3	0	0	0	3	0.05%
Group Health Plan, Inc.	9	36	1	0	46	0.77%
Healthcare USA of Missouri, LLC	0	0	0	0	0	0.00%
HealthLink HMO, Inc.	2	0	0	0	2	0.03%
HealthNet, Inc.	0	0	1	0	1	0.02%
HMO Missouri, Inc. dba Blue Choice	222	647	0	0	869	14.49%
Humana Health Plan, Inc.	2	0	0	0	2	0.03%
Medical Center Health Plan	0	0	0	2	2	0.03%
Mercy Health Plan of Missouri, Inc. dba Premier Health Plans	299	3,355	74	42	3,770	62.84%
Missouri Care	0	0	0	12	12	0.20%
One Health Plan of KS/MO	0	0	0	0	0	0.00%
Prudential Health Care Plan, Inc.	0	1	0	0	1	0.02%
United Healthcare of the Midwest, Inc.	230	398	2	0	630	10.50%
US Healthcare, Inc. dba Aetna US Healthcare, Inc.	1	1	0	0	2	0.03%
TOTAL	1,051	4,806	78	64	5,999	100.00%

*Based on 2001 Missouri HMO annual Supplement filings - total enrollment as of 12/31/2001.

**Market Share is the HMO's percentage of the total Southcentral REGION enrollment.

HMOs Approved to Service Northeastern Region Counties



	ADAIR	CLARK	KNOX	LEWIS	LINN	MACON	MARION	PUTNAM	SCHUYLER	SCOTLAND	SHELBY	SULLIVAN
HealthLink HMO, Inc.	X	X	X	X	X	X		X	X	X		X
HMO Missouri, Inc. d/b/a Blue Choice	X				X	X		X	X			X
Mercy Health Plan of Missouri, Inc. d/b/a Premier Health Plans					X	X						
United Healthcare of the Midwest, Inc.						X						

2001 Northeastern Region Enrollment

By Company and Enrollment Classification*

Health Maintenance Organization	HMO Plan Enrollees	POS Plan Enrollees	Medicare Enrollees	Medicaid Enrollees	Total Members	**Market Share
Alexian Brothers Community Services of St. Louis, Inc.	0	0	0	0	0	0.00%
Alliance for Community Health, LLC	0	0	0	2	2	0.07%
Blue Cross & Blue Shield of Kansas City	0	0	0	0	0	0.00%
Children's Mercy/Truman Med Cntr dba Family Health Partners	0	0	0	3	3	0.11%
CIGNA Healthcare of Ohio, Inc. dba CIGNA of KS/MO	1	0	0	0	1	0.02%
CIGNA Healthcare of St. Louis, Inc.	0	0	0	0	0	0.00%
Community Health Plan	41	10	0	0	51	1.79%
Coventry Health Care of Kansas, Inc.	2	13	0	0	15	0.53%
Cox Health Systems HMO, Inc.	5	1	0	0	6	0.21%
FirstGuard Health Plan, Inc.	0	0	0	10	10	0.35%
Good Health HMO, Inc. dba Blue Care, Inc.	2	0	0	0	2	0.07%
Group Health Plan, Inc.	4	15	0	0	19	0.67%
Healthcare USA of Missouri, LLC	0	0	0	32	32	1.12%
HealthLink HMO, Inc.	1,038	167	0	0	1,205	42.21%
HealthNet, Inc.	8	0	0	1	9	0.32%
HMO Missouri, Inc. dba Blue Choice	63	134	0	0	197	6.90%
Humana Health Plan, Inc.	2	0	0	0	2	0.07%
Medical Center Health Plan	0	0	0	0	0	0.00%
Mercy Health Plan of Missouri, Inc. dba Premier Health Plans	105	14	0	0	119	4.17%
Missouri Care	0	0	0	75	75	2.63%
One Health Plan of KS/MO	0	0	0	0	0	0.00%
Prudential Health Care Plan, Inc.	7	17	0	0	24	0.84%
United Healthcare of the Midwest, Inc.	249	822	2	0	1,073	37.59%
US Healthcare, Inc. dba Aetna US Healthcare, Inc.	9	1	0	0	10	0.35%
TOTAL	1,536	1,194	2	123	2,855	100.00%

*Based on 2001 Missouri HMO annual Supplement filings - total enrollment as of 12/31/2001.

**Market Share is the HMO's percentage of the total Northeastern REGION enrollment.

HMOs Approved To Service Northwestern Region Counties



	ANDREW	ATCHISON	DAVIES	DEKALB	GENTRY	GRUNDY	HARRISON	HOLT	MERCER	NODAWAY	WORTH
Community Health Plan	X	X	X	X	X	X	X	X	X	X	X
Coventry Health Care of Kansas, Inc.	X		X	X	X	X					
Good Health HMO, Inc. d/b/a Blue Care, Inc.	X										
HealthNet, Inc.			X								

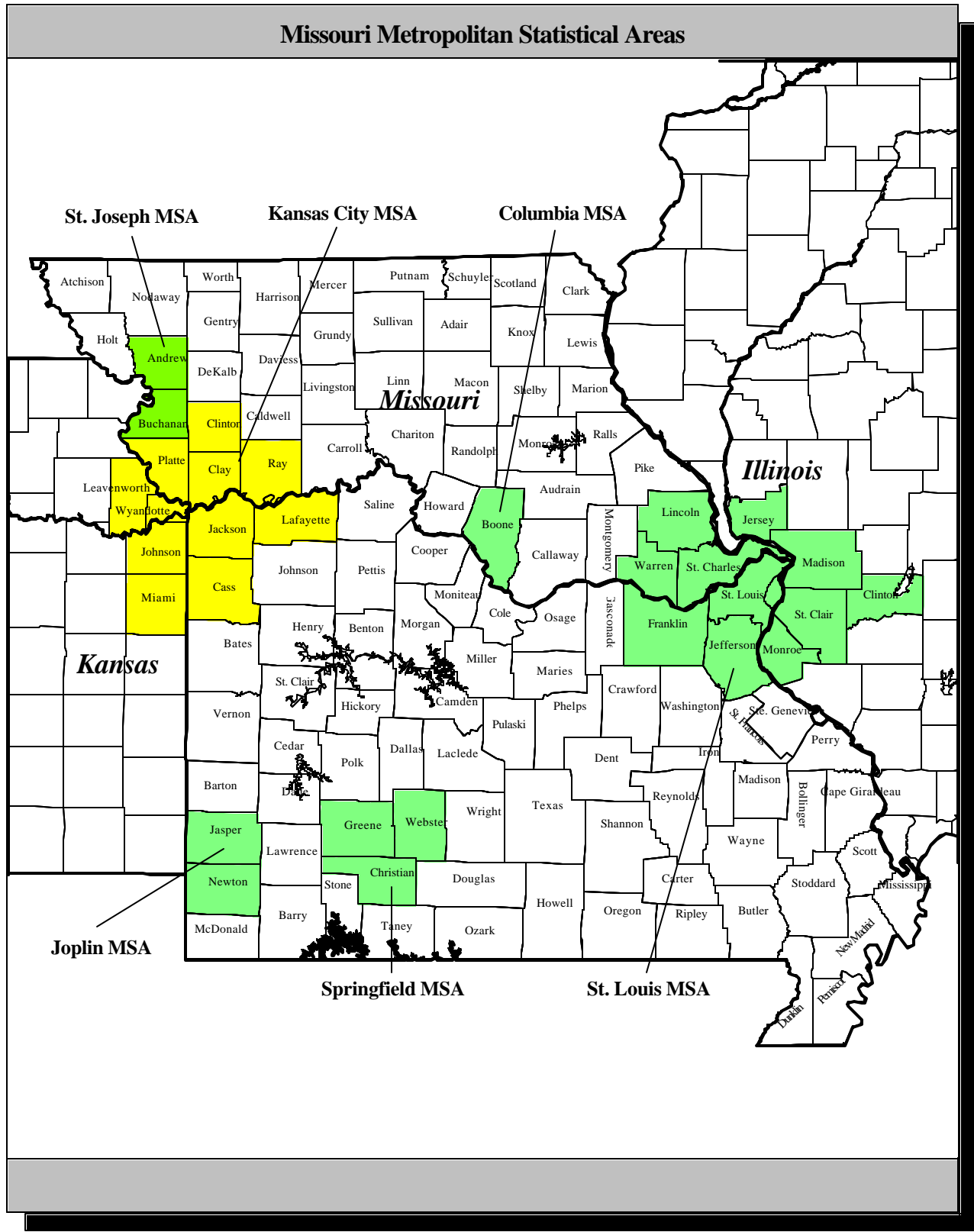
2001 Northwestern Region Enrollment

By Company and Enrollment Classification*

Health Maintenance Organization	HMO Plan Enrollees	POS Plan Enrollees	Medicare Enrollees	Medicaid Enrollees	Total Members	**Market Share
Alexian Brothers Community Services of St. Louis, Inc.	0	0	0	0	0	0.00%
Alliance for Community Health, LLC	0	0	0	3	3	0.03%
Blue Cross & Blue Shield of Kansas City	0	0	0	0	0	0.00%
Children's Mercy/Truman Med Cntr dba Family Health Partners	0	0	0	1	1	0.01%
CIGNA Healthcare of Ohio, Inc. dba CIGNA of KS/MO	24	0	0	0	24	0.21%
CIGNA Healthcare of St. Louis, Inc.	0	0	0	0	0	0.00%
Community Health Plan	8,932	1,456	0	0	10,388	89.70%
Coventry Health Care of Kansas, Inc.	290	169	0	0	459	3.96%
Cox Health Systems HMO, Inc.	2	0	0	0	2	0.02%
FirstGuard Health Plan, Inc.	2	2	0	1	5	0.04%
Good Health HMO, Inc. dba Blue Care, Inc.	90	0	0	0	90	0.78%
Group Health Plan, Inc.	0	0	0	0	0	0.00%
Healthcare USA of Missouri, LLC	0	0	0	2	2	0.02%
HealthLink HMO, Inc.	8	0	0	0	8	0.07%
HealthNet, Inc.	51	19	0	3	73	0.63%
HMO Missouri, Inc. dba Blue Choice	2	1	0	0	3	0.03%
Humana Health Plan, Inc.	32	0	0	0	32	0.28%
Medical Center Health Plan	0	0	0	1	1	0.01%
Mercy Health Plan of Missouri, Inc. dba Premier Health Plans	1	0	0	2	3	0.03%
Missouri Care	0	0	0	9	9	0.08%
One Health Plan of KS/MO	0	0	0	0	0	0.00%
Prudential Health Care Plan, Inc.	0	4	0	0	4	0.03%
United Healthcare of the Midwest, Inc.	19	106	0	0	125	1.08%
US Healthcare, Inc. dba Aetna US Healthcare, Inc.	237	112	0	0	349	3.01%
TOTAL	9,690	1,869	0	22	11,581	100.00%

*Based on 2001 Missouri HMO annual Supplement filings - total enrollment as of 12/31/2001.

**Market Share is the HMO's percentage of the total Northwestern REGION enrollment.





2001 St. Louis MSA Enrollment

By Company and Enrollment Classification*

Health Maintenance Organization	HMO Plan Enrollees	POS Plan Enrollees	Medicare Enrollees	Medicaid Enrollees	Total Members	**Market Share
Alexian Brothers Community Services of St. Louis, Inc.	0	0	169	0	169	0.02%
Alliance for Community Health, LLC	0	0	0	28,320	28,320	3.61%
Blue Cross & Blue Shield of Kansas City	0	0	0	0	0	0.00%
Children's Mercy/Truman Med Cntr dba Family Health Partners	0	0	0	4	4	0.00%
CIGNA Healthcare of Ohio, Inc. dba CIGNA of KS/MO	12	2	0	0	14	0.00%
CIGNA Healthcare of St. Louis, Inc.	8,336	1,951	0	0	10,287	1.31%
Community Health Plan	0	5	0	0	5	0.00%
Coventry Health Care of Kansas, Inc.	3	6	0	0	9	0.00%
Cox Health Systems HMO, Inc.	7	1	0	0	8	0.00%
FirstGuard Health Plan, Inc.	1	0	0	7	8	0.00%
Good Health HMO, Inc. dba Blue Care, Inc.	12	0	0	0	12	0.00%
Group Health Plan, Inc.	81,998	37,841	10,457	0	130,296	16.61%
Healthcare USA of Missouri, LLC	0	0	0	107,820	107,820	13.74%
HealthLink HMO, Inc.	2,875	1,515	0	0	4,390	0.56%
HealthNet, Inc.	14	3	2	4	23	0.00%
HMO Missouri, Inc. dba Blue Choice	27,241	5,419	0	0	32,660	4.16%
Humana Health Plan, Inc.	8	0	0	0	8	0.00%
Medical Center Health Plan	0	0	0	49,438	49,438	6.30%
Mercy Health Plan of Missouri, Inc. dba Premier Health Plans	25,287	14,368	10,941	21,183	71,779	9.15%
Missouri Care	0	0	0	100	100	0.01%
One Health Plan of KS/MO	1,104	0	0	0	1,104	0.14%
Prudential Health Care Plan, Inc.	12,446	1,145	0	0	13,591	1.73%
United Healthcare of the Midwest, Inc.	73,900	179,451	53,629	0	306,980	39.12%
US Healthcare, Inc. dba Aetna US Healthcare, Inc.	26,321	1,322	0	0	27,643	3.52%
TOTAL	259,565	243,029	75,198	206,876	784,668	100.00%

*Based on 2001 Missouri HMO annual Supplement filings - total enrollment as of 12/31/2001.

**Market Share is the HMO's percentage of the total St. Louis MSA enrollment.



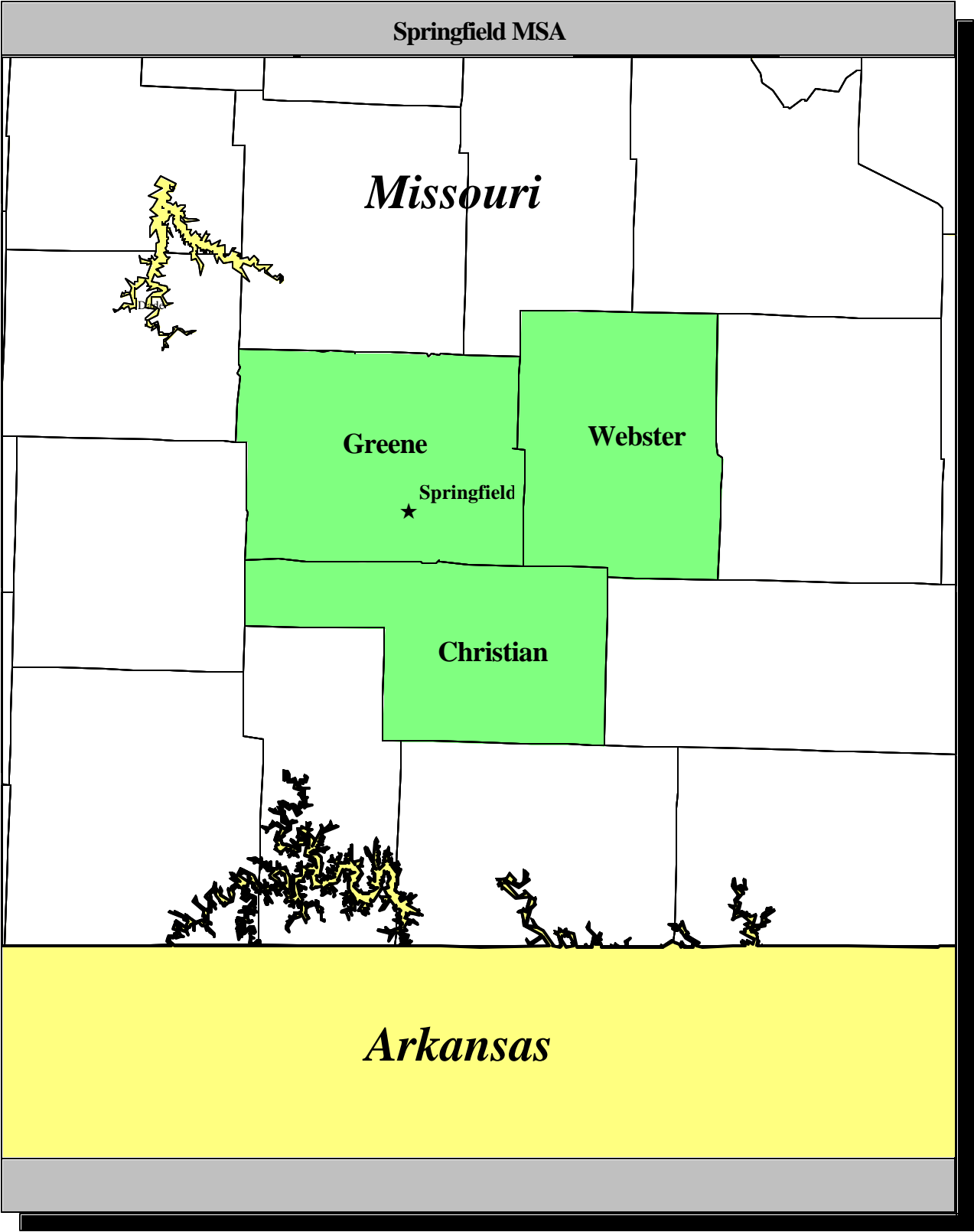
2001 Kansas City MSA Enrollment

By Company and Enrollment Classification*

Health Maintenance Organization	HMO Plan Enrollees	POS Plan Enrollees	Medicare Enrollees	Medicaid Enrollees	Total Members	**Market Share
Alexian Brothers Community Services of St. Louis, Inc.	0	0	0	0	0	0.00%
Alliance for Community Health, LLC	0	0	0	3	3	0.00%
Blue Cross & Blue Shield of Kansas City	0	0	0	0	0	0.00%
Children's Mercy/Truman Med Cntr dba Family Health Partners	0	0	0	41,084	41,084	11.80%
CIGNA Healthcare of Ohio, Inc. dba CIGNA of KS/MO	1,602	204	0	0	1,807	0.52%
CIGNA Healthcare of St. Louis, Inc.	5	2	0	0	7	0.00%
Community Health Plan	2,590	499	0	0	3,089	0.89%
Coventry Health Care of Kansas, Inc.	36,186	17,078	7,927	0	61,191	17.58%
Cox Health Systems HMO, Inc.	6	10	0	0	16	0.00%
FirstGuard Health Plan, Inc.	10,579	756	0	29,865	41,200	11.84%
Good Health HMO, Inc. dba Blue Care, Inc.	23,698	0	0	0	23,698	6.81%
Group Health Plan, Inc.	10	10	0	0	20	0.01%
Healthcare USA of Missouri, LLC	0	0	0	32	32	0.01%
HealthLink HMO, Inc.	40	5	0	0	45	0.01%
HealthNet, Inc.	22,390	10,688	12,829	12,853	58,760	16.88%
HMO Missouri, Inc. dba Blue Choice	17	20	0	0	37	0.01%
Humana Health Plan, Inc.	27,548	240	12,137	0	39,925	11.47%
Medical Center Health Plan	0	0	0	5	5	0.00%
Mercy Health Plan of Missouri, Inc. dba Premier Health Plans	16	16	2	2	36	0.01%
Missouri Care	0	0	0	70	70	0.02%
One Health Plan of KS/MO	1	0	0	0	1	0.00%
Prudential Health Care Plan, Inc.	1,881	795	0	0	2,676	0.77%
United Healthcare of the Midwest, Inc.	9,186	33,135	2	0	42,323	12.16%
US Healthcare, Inc. dba Aetna US Healthcare, Inc.	26,748	5,345	0	0	32,093	9.22%
TOTAL	162,503	68,803	32,897	83,914	348,118	100.00%

*Based on 2001 Missouri HMO annual Supplement filings - total enrollment as of 12/31/2001.

**Market Share is the HMO's percentage of the total Kansas City MSA enrollment.



2001 Springfield MSA Enrollment

By Company and Enrollment Classification*

Health Maintenance Organization	HMO Plan Enrollees	POS Plan Enrollees	Medicare Enrollees	Medicaid Enrollees	Total Members	**Market Share
Alexian Brothers Community Services of St. Louis, Inc.	0	0	0	0	0	0.00%
Alliance for Community Health, LLC	0	0	0	1	1	0.00%
Blue Cross & Blue Shield of Kansas City	0	0	0	0	0	0.00%
Children's Mercy/Truman Med Cntr dba Family Health Partners	0	0	0	4	4	0.01%
CIGNA Healthcare of Ohio, Inc. dba CIGNA of KS/MO	53	8	0	0	61	0.09%
CIGNA Healthcare of St. Louis, Inc.	0	0	0	0	0	0.00%
Community Health Plan	0	0	0	0	0	0.00%
Coventry Health Care of Kansas, Inc.	8	6	0	0	14	0.02%
Cox Health Systems HMO, Inc.	9,295	3,008	0	0	12,303	18.70%
FirstGuard Health Plan, Inc.	0	0	0	1	1	0.00%
Good Health HMO, Inc. dba Blue Care, Inc.	1	0	0	0	1	0.00%
Group Health Plan, Inc.	8	10	1	0	19	0.03%
Healthcare USA of Missouri, LLC	0	0	0	11	11	0.02%
HealthLink HMO, Inc.	3	1	0	0	4	0.01%
HealthNet, Inc.	0	0	0	3	3	0.00%
HMO Missouri, Inc. dba Blue Choice	4,134	10,890	0	0	15,024	22.84%
Humana Health Plan, Inc.	91	0	0	0	91	0.14%
Medical Center Health Plan	0	0	0	8	8	0.01%
Mercy Health Plan of Missouri, Inc. dba Premier Health Plans	6,542	19,953	8,059	3	34,557	52.53%
Missouri Care	0	0	0	26	26	0.04%
One Health Plan of KS/MO	0	0	0	0	0	0.00%
Prudential Health Care Plan, Inc.	1	27	0	0	28	0.04%
United Healthcare of the Midwest, Inc.	905	2,709	5	0	3,619	5.50%
US Healthcare, Inc. dba Aetna US Healthcare, Inc.	3	3	0	0	6	0.01%
TOTAL	21,044	36,615	8,065	57	65,781	100.00%

*Based on 2001 Missouri HMO annual Supplement filings - total enrollment as of 12/31/2001.

**Market Share is the HMO's percentage of the total Springfield MSA enrollment.



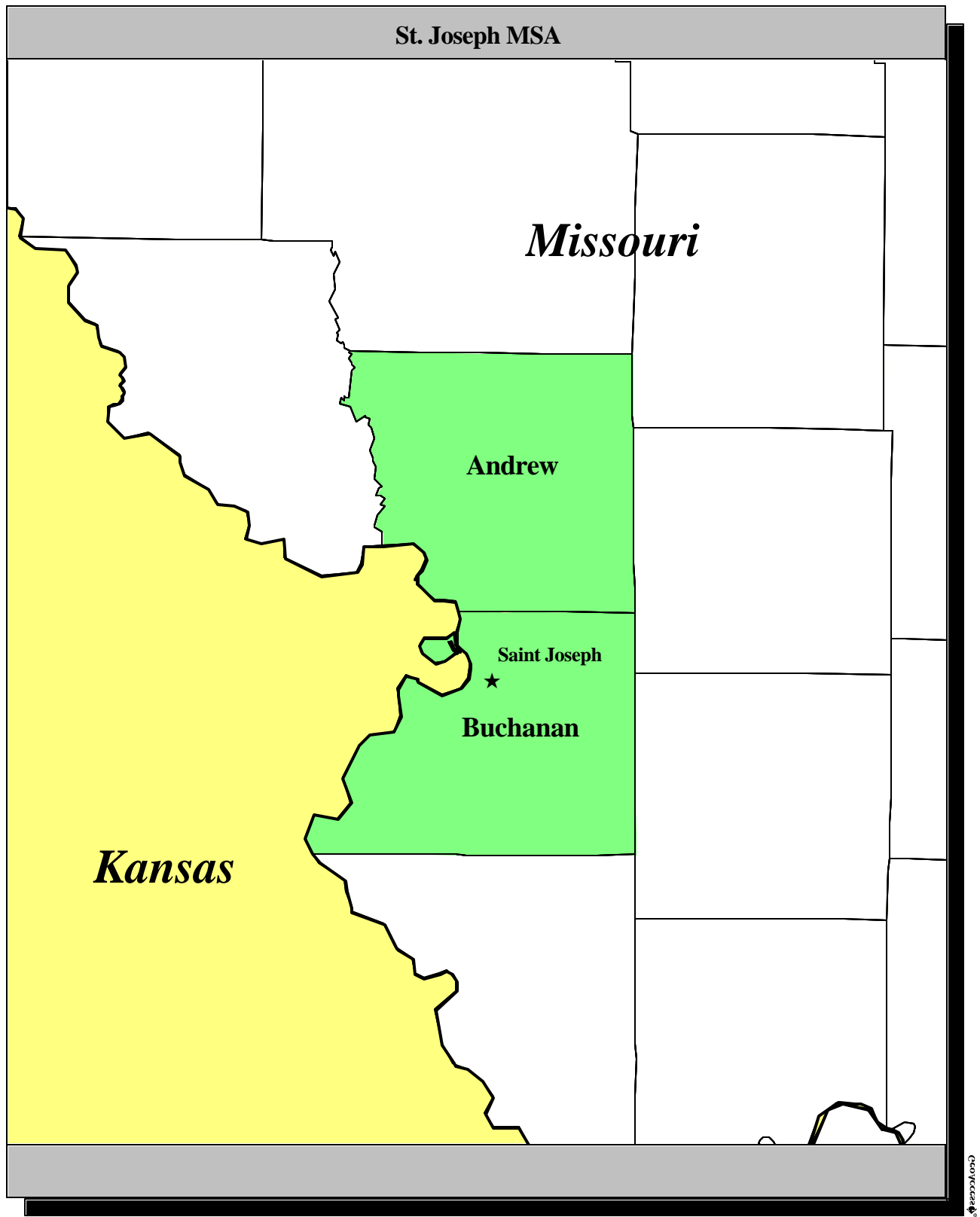
2001 Columbia MSA Enrollment

By Company and Enrollment Classification*

Health Maintenance Organization	HMO Plan Enrollees	POS Plan Enrollees	Medicare Enrollees	Medicaid Enrollees	Total Members	**Market Share
Alexian Brothers Community Services of St. Louis, Inc.	0	0	0	0	0	0.00%
Alliance for Community Health, LLC	0	0	0	1	1	0.00%
Blue Cross & Blue Shield of Kansas City	3	0	0	4	7	0.03%
Children's Mercy/Truman Med Cntr dba Family Health Partners	0	0	0	3	3	0.01%
CIGNA Healthcare of Ohio, Inc. dba CIGNA of KS/MO	0	0	0	0	0	0.00%
CIGNA Healthcare of St. Louis, Inc.	0	0	0	0	0	0.00%
Community Health Plan	4	5	0	0	9	0.03%
Coventry Health Care of Kansas, Inc.	7	5	0	0	12	0.05%
Cox Health Systems HMO, Inc.	1	0	0	0	1	0.00%
FirstGuard Health Plan, Inc.	0	1	0	0	1	0.00%
Good Health HMO, Inc. dba Blue Care, Inc.	1	0	0	0	1	0.00%
Group Health Plan, Inc.	299	673	0	0	972	3.67%
Healthcare USA of Missouri, LLC	0	0	0	5,415	5,415	20.45%
HealthLink HMO, Inc.	100	0	0	0	100	0.38%
HealthNet, Inc.	1	2	0	0	3	0.01%
HMO Missouri, Inc. dba Blue Choice	3,040	1,041	0	0	4,081	15.42%
Humana Health Plan, Inc.	8	0	0	0	8	0.03%
Medical Center Health Plan	0	0	0	2	2	0.01%
Mercy Health Plan of Missouri, Inc. dba Premier Health Plans	1,761	265	1	0	2,027	7.66%
Missouri Care	0	0	0	8,325	8,325	31.45%
One Health Plan of KS/MO	0	0	0	0	0	0.00%
Prudential Health Care Plan, Inc.	88	11	0	0	99	0.37%
United Healthcare of the Midwest, Inc.	842	4,559	1	0	5,402	20.41%
US Healthcare, Inc. dba Aetna US Healthcare, Inc.	1	3	0	0	4	0.02%
TOTAL	6,156	6,565	2	13,750	26,473	100.00%

*Based on 2001 Missouri HMO annual Supplement filings - total enrollment as of 12/31/2001.

**Market Share is the HMO's percentage of the total Columbia MSA enrollment.



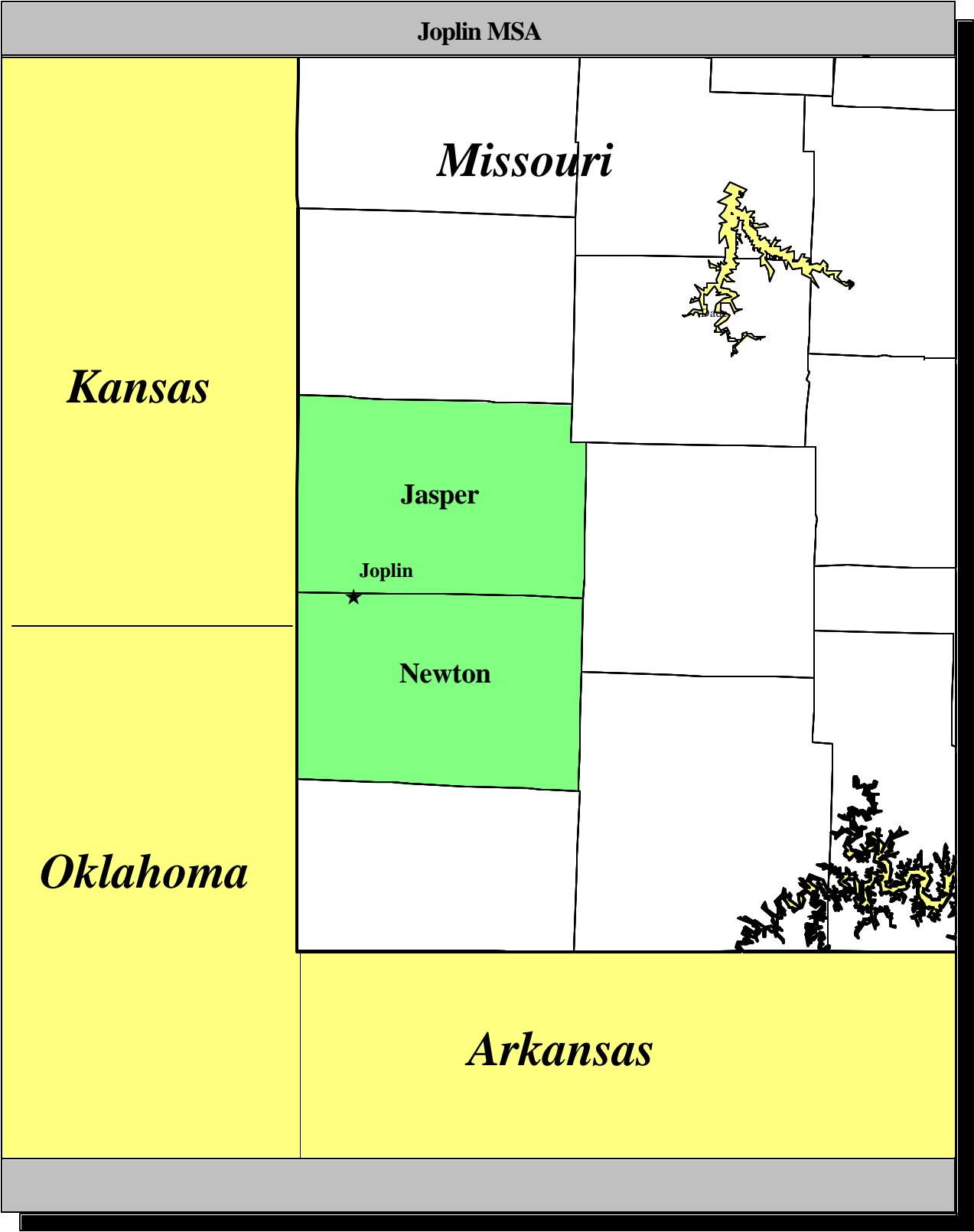
2001 St. Joseph MSA Enrollment

By Company and Enrollment Classification*

Health Maintenance Organization	HMO Plan Enrollees	POS Plan Enrollees	Medicare Enrollees	Medicaid Enrollees	Total Members	**Market Share
Alexian Brothers Community Services of St. Louis, Inc.	0	0	0	0	0	0.00%
Alliance for Community Health, LLC	0	0	0	3	3	0.02%
Blue Cross & Blue Shield of Kansas City	0	0	0	0	0	0.00%
Children's Mercy/Truman Med Cntr dba Family Health Partners	0	0	0	11	11	0.06%
CIGNA Healthcare of Ohio, Inc. dba CIGNA of KS/MO	34	0	0	0	34	0.18%
CIGNA Healthcare of St. Louis, Inc.	0	0	0	0	0	0.00%
Community Health Plan	13,509	2,908	0	0	16,417	84.43%
Coventry Health Care of Kansas, Inc.	974	276	0	0	1,250	6.43%
Cox Health Systems HMO, Inc.	0	3	0	0	3	0.02%
FirstGuard Health Plan, Inc.	17	1	0	3	21	0.11%
Good Health HMO, Inc. dba Blue Care, Inc.	52	0	0	0	52	0.27%
Group Health Plan, Inc.	1	0	0	0	1	0.01%
Healthcare USA of Missouri, LLC	0	0	0	0	0	0.00%
HealthLink HMO, Inc.	0	0	0	0	0	0.00%
HealthNet, Inc.	76	33	6	2	117	0.60%
HMO Missouri, Inc. dba Blue Choice	0	0	0	0	0	0.00%
Humana Health Plan, Inc.	96	2	1	0	99	0.51%
Medical Center Health Plan	0	0	0	0	0	0.00%
Mercy Health Plan of Missouri, Inc. dba Premier Health Plans	1	0	0	0	1	0.01%
Missouri Care	0	0	0	2	2	0.01%
One Health Plan of KS/MO	0	0	0	0	0	0.00%
Prudential Health Care Plan, Inc.	0	10	0	0	10	0.05%
United Healthcare of the Midwest, Inc.	20	146	1	0	167	0.86%
US Healthcare, Inc. dba Aetna US Healthcare, Inc.	1,030	226	0	0	1,256	6.46%
TOTAL	15,810	3,605	8	21	19,444	100.00%

*Based on 2001 Missouri HMO annual Supplement filings - total enrollment as of 12/31/2001.

**Market Share is the HMO's percentage of the total St. Joseph MSA enrollment.



2001 Joplin MSA Enrollment

By Company and Enrollment Classification*

Health Maintenance Organization	HMO Plan Enrollees	POS Plan Enrollees	Medicare Enrollees	Medicaid Enrollees	Total Members	**Market Share
Alexian Brothers Community Services of St. Louis, Inc.	0	0	0	0	0	0.00%
Alliance for Community Health, LLC	0	0	0	0	0	0.00%
Blue Cross & Blue Shield of Kansas City	0	0	0	0	0	0.00%
Children's Mercy/Truman Med Cntr dba Family Health Partners	0	0	0	1	1	0.01%
CIGNA Healthcare of Ohio, Inc. dba CIGNA of KS/MO	249	12	0	0	262	1.49%
CIGNA Healthcare of St. Louis, Inc.	0	0	0	0	0	0.00%
Community Health Plan	0	3	0	0	3	0.02%
Coventry Health Care of Kansas, Inc.	0	2	0	0	2	0.01%
Cox Health Systems HMO, Inc.	96	1,239	0	0	1,335	7.61%
FirstGuard Health Plan, Inc.	0	0	0	1	1	0.01%
Good Health HMO, Inc. dba Blue Care, Inc.	2	0	0	0	2	0.01%
Group Health Plan, Inc.	0	1	0	0	1	0.01%
Healthcare USA of Missouri, LLC	0	0	0	1	1	0.01%
HealthLink HMO, Inc.	0	0	0	0	0	0.00%
HealthNet, Inc.	5	0	0	3	8	0.05%
HMO Missouri, Inc. dba Blue Choice	4,339	7,703	0	0	12,042	68.60%
Humana Health Plan, Inc.	7	0	0	0	7	0.04%
Medical Center Health Plan	0	0	0	2	2	0.01%
Mercy Health Plan of Missouri, Inc. dba Premier Health Plans	586	1,463	2	0	2,051	11.68%
Missouri Care	0	0	0	8	8	0.05%
One Health Plan of KS/MO	0	0	0	0	0	0.00%
Prudential Health Care Plan, Inc.	1	1	0	0	2	0.01%
United Healthcare of the Midwest, Inc.	790	1,029	0	0	1,819	10.36%
US Healthcare, Inc. dba Aetna US Healthcare, Inc.	5	2	0	0	7	0.04%
TOTAL	6,080	11,455	2	16	17,554	100.00%

*Based on 2001 Missouri HMO annual Supplement filings - total enrollment as of 12/31/2001.

**Market Share is the HMO's percentage of the total Joplin MSA enrollment.